MEDICARE RIGHTS CENTER
Getting Medicare right

Enrolling in Medicaid or a Medicare Savings Program in New York

If you live in New York and have a limited income, you may be able to get assistance with your health care costs through a **Medicare Savings Program (MSP)** or **Medicaid**. MSPs, also known as Medicare Buy-In programs or Medicare Premium Payment Programs, help pay your Medicare costs if you have limited income and savings. Medicaid is health coverage for certain people with limited income and assets.

1. Qualifying Individual (QI)

- Pays for your Part B premium
- May receive up to three months retroactive reimbursement for Part B premiums (Note: only for premiums paid up to three months before your MSP effective date, and within the same year of that effective date)
- You cannot have both QI and Medicaid

2. Specified Low-Income Medicare Beneficiary (SLMB)

- Pays for your Part B premium
- May receive up to three months retroactive reimbursement for Part B premiums
- You can have both SLMB and Medicaid

3. Qualified Medicare Beneficiary (QMB)

- Pays for Medicare premiums
- Providers are prohibited from charging you for Medicare cost-sharing (deductibles, coinsurance, and copayments). This means you should not be billed for any Medicare-covered services you receive from Original Medicare providers or providers in your Medicare Advantage Plan's network
- You can have both QMB and Medicaid

4. Medicaid

- Health coverage for certain people with limited income and assets
- For services covered by Medicare and Medicaid, Medicare will pay first and Medicaid may cover your Medicare cost-sharing, including coinsurance and copayments
- May cover services that Medicare does not, such as dental and/or vision
- You may also qualify for QMB, which will pay for your Part B premium
- To apply, contact your local Medicaid office
- If you need Medicaid coverage and your income is above the income guidelines, you may be eligible for the Medicaid spend-down. Contact your local Medicaid office for more information.

Note: If you receive a denial and are told that you do not qualify for an MSP, you have the right to request a fair hearing to challenge the decision.

2021 New York gross monthly income limits			2021 New York asset limits	
Program	**Individuals**	**Couples**	**Individuals**	**Couples**
QI	$1,469	$1,980	No limit	No limit
SLMB	$1,308	$1,762	No limit	No limit
QMB	$1,094	$1,472	No limit	No limit
Medicaid	$1,004	$1,320	$15,900	$23,400

These income limits are based on the 2021 federal poverty level (FPL), and include a standard $20 disregard. You may qualify even if your income is slightly higher. Ask a Medicaid counselor about whether you can subtract certain expenses from your income.

Note: New York disregards/excludes the cost of certain health insurance premiums from your income. For example, if you are over the income limit for an MSP but pay a premium for a Medigap or other secondary health insurance, you may deduct the premium from your gross monthly income to qualify. Sometimes a portion of your Part D premium can also be deducted from your income. The Part B premium ($148.50 deducted from your Social Security award) cannot be used as a disregard.

Applying for a Medicare Savings Program

If you meet the income limits above and live in New York, the Medicare Rights Center can help you apply for a Medicare Savings Program. Call 800-333-4114 for more information or to apply.

You can also contact your local Medicaid office (Department of Social Services) and ask for a copy of the application to mail in, or apply in person. Call the Medicaid Helpline at 800-541-2831 to find your local Medicaid office.

Note: If you enroll in an MSP, you will also automatically get **Extra Help**, the federal program that helps pay your Medicare prescription drug (Part D) plan costs.

If you apply, you will be required to submit a signed application and copies of the following documents:

- Social Security card
- Medicare card
- Birth certificate, passport, or green card
- Proof of address (e.g., electric or phone bill)
- Proof of income (e.g., Social Security Administration award letter, income tax return, pay stub)