

Medicare Savings Programs (MSP) (Massachusetts)

Public Health Insurance Fact Sheet (March 2025 through February 2026)

What are Medicare Savings Programs (MSP)?

MSPs are not insurance plans. **They are programs designed to help lower the cost of Medicare insurance coverage.** MSPs are always combined with Medicare and do not offer any additional coverage or services that Medicare does not provide.

How is MassHealth different from MSPs?

MassHealth is Medicaid in Massachusetts. MassHealth programs (MassHealth Standard and CommonHealth) are health insurance programs and can be used alone or combined with Medicare coverage. Unlike MSPs, MassHealth provides additional coverage and services not offered by Medicare. Some people may qualify for Medicare, MSPs, and MassHealth coverage.

Note: Both MassHealth programs (Standard and CommonHealth) may help pay Part A and B deductibles and coinsurance and provide Extra Help for Medicare Part D, prescription coverage.

Note: In Massachusetts, MSPs are administered by the MassHealth agency.

What are the three MSP coverage types?

There are three coverage types:

1. Qualified Medicare Beneficiary (QMB)
2. Specified Low-Income Medicare Beneficiary (SLMB)
3. Qualifying Individual (QI)

Qualified Medicare Beneficiary (QMB):

In Massachusetts, Medicare beneficiaries may qualify for both QMB and MassHealth if:

- receiving Medicare, and
- monthly income is at or below 190% FPL (\$2,478)

Specified Low-Income Medicare Beneficiary (SLMB)

In Massachusetts under SLMB MassHealth pays Medicare Part B premium and qualifies individuals for Part D Special Help.

- receive Medicare
- Income above 190% FPL but less than 210% FPL

Qualifying Individual (QI):

In Massachusetts, Medicare beneficiaries may qualify for both QI and MassHealth CommonHealth if:

- receiving Medicare, and
- monthly income above 210% FPL and less than 225% FPL (\$2,934)

MSP and CommonHealth

Individuals with CommonHealth are eligible for an MSP as long as their income is below 225% FPL (\$2,934) per month.

Medicare with MassHealth Program	QMB	QI
MassHealth Standard Monthly income at or below 133% FPL (\$1,735)	yes	
CommonHealth Monthly income 225% FPL (\$2,934)		yes
Receives a MassHealth card	yes	yes

Benefits	QMB	SLMB/QI
Pays the Medicare Part A premium	yes	
Pays the Medicare Part B premium	yes	yes
Comes with Health Safety Net (HSN)	yes	yes
Helps with prescription drug costs/enrolling in Medicare Part D Extra Help automatically	yes	yes
Pays all costs of Medicare Part A and Part B covered services, (Medicare deductibles, coinsurance, copays)	yes	

MSP Benefits

A person's level of benefits depends on their monthly income. (There are no asset/resource limits) – *see table on next page.*

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If you have MEDICARE ONLY and are:	And your monthly income is:	You may be able to get:
Single	Below \$2,478 FPL: 190%	QMB
Single	Between \$2,478 and \$2,934 FPL: 190%- 225%	SLMB/QI
A married couple	Below \$3,349 FPL: 190%	QMB
A married couple	Between \$3,349 and \$3,966 FPL: 190%- 225%	SLMB/QI

What is the Health Safety Net (HSN)?

HSN pays acute care hospitals and community health centers for certain services to low-income Massachusetts residents that are not paid by other coverage. HSN can pay Medicare copays and deductibles billed by hospitals or community health centers. Low-income patients must have an income of 300% FPL or less to qualify for HSN, but there is no asset test. HSN is not health coverage or insurance, and individuals whose health care costs are paid by HSN are not enrolled in MassHealth.

Summary of MSPs (QMB, SLMB and QI) in Massachusetts

MSPs always:

- Combine with Medicare
- Pay the Medicare Part B premium
- Enroll members in Medicare Part D Extra Help
- Provide drug coverage with low copays
- Provide members with HSN

MSPs do:

- Have 3 coverage types (QMB, SLMB, QI)
- Have income requirements
- Help pay for some of the Medicare out-of-pocket costs for Medicare beneficiaries depending on coverage type

- Allow Medicare beneficiaries, when enrolling in an MSP, to also sign up for Medicare Part B at any point in the year, without paying any financial penalties for signing up late
- Combine with MassHealth coverage when the member's monthly income is at or below 225% FPL (\$2,934)

MSPs do not:

- Have no asset/resource limits
- MSPs are not:
- Insurance plans
- Coverage for services that Medicare does not provide
- Combined with MassHealth coverage when monthly income is above 135% FPL (\$1,761)
- Considering assets and resources for eligibility

MSPs never:

- Request Estate Recovery for repayment of MSP benefits

For more information about
Benefits Counseling
call toll-free

1-877-YES-WORK
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