

**INCOME
FEDERAL POVERTY LEVELS**

MEDICARE SAVINGS PROGRAM

Policy: Certain A/Rs who receive Medicare may be eligible for Medicaid to pay the Medicare premium, coinsurance and deductible amounts.

References:

SSL Sect.	367-a (3)a
GISs	10 MA/10 08 MA/016 05 MA/013

Interpretation: The A/R may spend down income to become eligible for Medicaid and also eligible for Qualified Medicare Beneficiary (QMB) or Specified Low-Income Medicare Beneficiary (SLIMB) however, the Medicare premium cannot be applied in whole or in part to reduce excess income. At the time of application, the applicant is encouraged to make a choice to apply the Medicare Premium to their spenddown to attain Medicaid eligibility OR to forego Medicaid eligibility for eligibility in the Medicare Savings Program. The advantages and disadvantages of both programs are fully explained. An A/R may switch between spenddown and Medicare Savings Program; however, in the interest of accuracy and administrative efficiency, the A/R is encouraged to select one of the two programs.

Eligibility for the MSPs must be determined even if an applicant does not indicate that he or she is applying for the MSP on the LDSS-2919 or the DOH-4220. If applying for MSP only the DOH-4328 is used.

NOTE: When two spouses reside together in a household, eligibility for MSP will be determined by comparing income to a household of two, regardless of the income or category of the spouses.

There are four groups that are eligible for payment or part-payment of Medicare premiums, coinsurance and deductibles.

NOTE: See **REFERENCE MEDICALLY NEEDY INCOME AND FEDERAL POVERTY LEVELS** for a chart displaying the Medicaid Levels and Federal Poverty Levels.

Qualified Medicare Beneficiaries (QMBs)

The A/R must:

1. be entitled to benefits under Part A of Medicare; and
2. have income equal to or less than 100% of the federal poverty level.