

## RESOURCES

### 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/010  
08 MA/016  
05 MA/033  
05 MA/013

**Interpretation:** The A/R may spend down income to become eligible for Medicaid and also be eligible for QMB or SLMIB, 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 Medicaid 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 must be 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 and remain in 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 DOH-4220 or LDSS-2921. If applying for MSP only, the DOH-4328 is used.

**NOTE:** The ACCESS NY Supplement A is not required for persons applying for the MSP only.

**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, through the Medicare Savings Program.

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

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#### 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.

If the A/R meets the above criteria, s/he is eligible for Medicaid payment of the Medicare Part A and B premiums, coinsurance and deductible amounts.

There is no resource test.

The DOH-4328 application should be used for individuals applying for QMB only.

#### Specified Low-Income Medicare Beneficiaries (SLIMBs)

The A/R must:

1. have Part A of Medicare; and
2. have income between 100% but less than 120% of the federal poverty level.

If the A/R meets the above criteria s/he is eligible for Medicaid payment of the Medicare Part B premiums.

There is no resource test.

The DOH-4328 application should be used for individuals applying for SLMB only, unless there is a spenddown in which case the DOH-4220 must be used.

**NOTE:** The ACCESS NY Supplement A is not required for persons applying for the MSP only.