

Using a Medicare Savings Program to enroll in Medicare Part B

Medicare Savings Programs (MSPs) help pay your Medicare costs if you have limited income and savings. There are three main MSPs, each with their own eligibility criteria:

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

In every state, MSPs also allow you to enroll in Medicare Part B outside regular enrollment periods through the **Part B Buy-in** process. To be eligible for the Part B Buy-in, you must:

- Meet the eligibility requirements in your state for any level of MSP
- Be enrolled in Part A

MSPs have income and asset limits, which vary by state. Be sure to call your local Medicaid office or State Health Insurance Assistance Program (SHIP) for more information about MSPs in your state and for help applying. After enrolling in any of the three programs above, you should also receive Part B. Your Part B effective date is the same day as your MSP effective date.

Applying for the Part B Buy-in

To use an MSP to enroll in Medicare Part B, you must currently have Part A. If you do not have Part A, you should enroll before applying for an MSP. If you are eligible for premium-free Part A you can enroll in Part A at any time.

To enroll in Part B through the Part B Buy-in, you should:

1. **Gather the following materials:**
 - Proof of date of birth (copy of your birth certificate)
 - Proof of all types of income, earned and unearned (pay stubs, pension statements, tax returns, proof of Social Security benefits)
 - Proof of address (license, state ID, utility bill)
 - Copy of Medicare card
 - Copy of Social Security card

2. Go to your local Medicaid office (also known as your local Department of Social Services (DSS) office) and ask to apply for an MSP and the Part B Buy-in.

The MSP will pay for your Medicare Part B premium if you are eligible.

After successfully getting the Part B Buy-in, you should be enrolled in the following programs (some of which you may have had before completing the Part B Buy-in):

- Medicare Parts A, B, and D
- A Medicare Savings Program, which at a minimum pays the Part B premium
- Extra Help (also known as the Low-Income Subsidy), which helps pay Part D drug costs

You should be mailed an MSP decision notice from your local Medicaid office within 45 days of filing an application. If you are approved, it may take three to four months before your benefits take effect. However, the benefits should be paid retroactive to the effective date on your decision notice.

If you have additional questions about the application process, contact your SHIP for free information and assistance. To find your SHIP's helpline number, visit <https://www.shiptacenter.org/>.