

## Medicare Savings Program Offers New Expanded Eligibility

**Many more are now eligible for significant savings.**

By Lorraine York-Edberg,  
 SHINE Regional Program Director

Good news for elders! The Massachusetts Medicare Savings Programs (MSP) has expanded eligibility guidelines by 60% in 2023.



Lorraine York-Edberg

That's a Big Win! Thanks to the Advocacy of Mass Senior Action Council, State Legislators, the Governor's Council, and the Governor, the MSP Program, also known as the Massachusetts Buy-In Program, can increase your monthly income by \$164.90 by paying for your Medicare Part B premium.

That is \$1978.80 annually that you can use to increase your quality of life! Additionally, it automatically makes you eligible for Extra Help by assisting with payment for your Part D drug plan premium and offering medications at a lower cost. In some cases, those with lower incomes may also be eligible for assistance with their Part A and Part B deductibles and copays. According to Mass Senior Action, there are 60,000 Medicare Beneficiaries in Massachusetts that could be eligible!

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### See If You Qualify

If your income and assets are at or below the amounts listed here, you may qualify for help from one of the Medicare Savings Programs.

Income and Asset Limits Effective in 2023		
	Income /Month	Assets
Single	\$2,734	\$18,180
Married	\$3,698	\$27,260

If you are eligible for the MSP/Buy-In Program, you are also eligible for a free Part D Drug Plan and reduced low-cost prescriptions, saving you even more.

Prescription Drug Copayments with Extra Help Effective in 2023	
	Per 30-Day Supply
Generic	\$4.15
Brand Name	\$10.35

One important piece to note is the way working income is counted for this program. Many older adults do not take their Social Security until later, to allow it to grow to the

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maximum amount, so they continue to work. When the state counts work income for those over 65, they do not count the first \$65 a person makes monthly, and then only count 50% of the remainder. So, if a person's work income is \$4,000 monthly, you take off the first \$65—leaving \$3,935. Then subtract 50% of that figure and the total countable income is \$1,967.50. This person would be eligible for the program as long as their assets were below \$18,180.

Additionally, these programs are not subject to estate recovery since 2010, so the state will NOT place a lien on your property to recover benefits following your death.

To apply, it is an easy, one-page application with no verifications needed. To get this application, contact MassHealth at 1-800-841-2900 and request the "Medicare Buy-In application" and they will send it to you. Applications are also available online at: <https://www.mass.gov/doc/medicare-savings-programs-application/download>

We have applications available at the regional SHINE office as well, upon request. If you need assistance filling it out, we are happy to help.

You can also use this application to apply for the Supplemental Nutrition Assistance Program (SNAP). SNAP is a federal program that helps you buy food each month.

This comes at a time when the COVID Public

Health Emergency is ending and many people are receiving MassHealth redeterminations in the mail. Remember, if you receive a Redetermination over the next 12 months, please complete and return the form. If you lose MassHealth because you no longer qualify, SHINE counselors are happy to assist you explore other insurance options.

The SHINE program, Serving the Health Insurance Needs of Everyone, provides confidential and unbiased health insurance counseling for Medicare beneficiaries. This is a free service, though contributions are welcome and will go a long way to help support this vital program. For further assistance with any Medicare issue, you can make a SHINE appointment. To reach a trained and certified counselor in your area, contact the regional office at 1-800-498-4232 or 413-773-5555, or contact your local council on aging.

### THANK YOU for Contributing to The Path For Life Walkathon!

Thank you to all who participated to make this year's event a success. Sponsors, fundraisers, team members, walkers, donors, staff, family, friends, and volunteers—we are so grateful for all the ways you showed your support so that we may provide the support and services needed by members of this community.

Money is still coming in and, in the coming weeks, we will share the impact of this 31st annual event. For now, we are basking in the goodwill you continue to share with us and those LifePath serves.

Special thanks to those who helped us to build the spirit we all enjoyed so much on event day: the Greenfield Corporate Center, the ROMEOs, the Farley String Band, Ragged Blue, the Bement School, Deerfield Academy, Adams Donuts, Big Y, Billy Goat Boats, Bridgeside Grill, Food City, Foster's Supermarket, Franklin Regional Transit Authority, and Stop & Shop.

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