Medicare Savings Plan Informational

Program Description

The Medicare Savings Plan (MSP) assists elderly and disabled, who are eligible for Medicare, with their Part B premiums and Qualified Medicare Beneficiaries with their co-insurance, deductibles and some part A premiums. Maine, Connecticut and Washington D.C. offer eligibility in this program at a higher level than the federal minimum. No other states offer eligibility in this program at a level higher than the federal minimum.

Current Program Population (100 – 175% FPL)

Covered Population	Current FPL	Current Population
Qualified Medicare Beneficiary (QMB)	140%	27,592
SSI MSP (QMB)	-----	11,140
MSP Duals (QMB)	-----	29,845
Specified Low Income Medicare Beneficiary (SLMB)	160%	8,529
Qualifying Individuals (QI)	175%	5,106
TOTAL		**82,212**

MSP Interaction with DEL and other MaineCare programs

Glossary

I. Qualified Medicare Beneficiary (QMB) – *Provides payment for Medicare part A and B premiums and payment for Medicare co-insurance and deductibles.*
II. Specified Low Income Beneficiary (SLMB) – *Provides payment for Medicare part B premiums only.*
III. Qualified Individual (QI) – *Provides payment for Medicare part B premiums only and is 100% federally funded.*
IV. Drugs for the Elderly/Disabled (DEL) - *Covers co-payments, Medicare Part D premiums, out-of-pocket costs, and the cost of excluded drugs for for elderly and disabled whose income is no more than 185% of FPL.*

MSP Interaction with DEL and other programs

- Individuals with QMB, SLMB and QI (also referred to as MSP) are eligible for Medicare Part D and they are eligible for coverage under the Federal program known as the Low Income Subsidy (LIS).
- MSP individuals do not pay a monthly part D premium, they do not have a gap in prescription drug coverage (a.k.a. doughnut hole), and pay small copayments for Medicare Part D covered prescriptions.
- MSP individuals receive DEL which provides a “wrap” for Part D coverage by further reducing copayments, and DEL helps with the cost of drugs not covered by Part D.
- QMB acts as a supplement to Medicare. Generally, people with QMB do not need to purchase a Medicare supplement plan.

Crossover Payments

MaineCare reimburses Medicare co-insurance and deductibles for QMB individuals. This additional payment is known as a crossover payment.