

# Enrolling in Medicaid or a Medicare Savings Program in New York

If you live in New York, you may be able to get assistance with your health care costs through a **Medicare Savings Program (MSP)** or **Medicaid**. MSPs, also known as Medicare Buy-In programs or Medicare Premium Payment Programs, help pay your Medicare costs if you have limited income. Medicaid is health coverage for certain people with limited income and assets.

## 1. Qualifying Individual (QI)

- Pays for your Part B premium
- May receive up to three months retroactive reimbursement for Part B premiums (Note: only for premiums paid up to three months before your MSP effective date, and within the same year of that effective date)
- You cannot have both QI and Medicaid

## 2. Qualified Medicare Beneficiary (QMB)

- Pays for Medicare premiums
- Providers are prohibited from charging you for Medicare cost-sharing (deductibles, coinsurance, and copayments). This means you should not be billed for any Medicare-covered services you receive from Original Medicare providers or providers in your Medicare Advantage Plan's network
- You can have both QMB and Medicaid

## 3. Medicaid

- Health coverage for certain people with limited income and assets
- For services covered by Medicare and Medicaid, Medicare will pay first and Medicaid may cover your Medicare cost-sharing, including coinsurance and copayments
- May cover services that Medicare does not, such as dental and/or vision
- You may also qualify for QMB, which will pay for your Part B premium
- To apply, contact your local Medicaid office
- If you need Medicaid coverage and your income is above the income guidelines, you may be eligible for the Medicaid spend-down. Contact your local Medicaid office for more information.

Note: If you receive a denial and are told that you do not qualify for an MSP, you have the right to request a fair hearing to challenge the decision.

## New York gross monthly income limits

## New York asset limits

| Program  | Individuals | Couples | Individuals | Couples  |
|----------|-------------|---------|-------------|----------|
| QI       | \$2,446     | \$3,299 | No limit    | No limit |
| QMB      | \$1,820     | \$2,453 | No limit    | No limit |
| Medicaid | \$1,820     | \$2,453 | \$32,396    | \$43,781 |

Income limits are based on the 2025 Federal Poverty Level (FPL). These limits include a standard \$20 disregard. You may qualify even if your income is slightly higher. Ask a Medicaid counselor about whether you can subtract certain expenses from your income.

Note: New York disregards/excludes the cost of certain health insurance premiums from your income. For example, if you are over the income limit for an MSP but pay a premium for a Medigap or other secondary health insurance, you may deduct the premium from your gross monthly income to qualify. Sometimes a portion of your Part D premium can also be deducted from your income. The Part B premium (\$185) deducted from your Social Security award) cannot be used as a disregard.

## Applying for a Medicare Savings Program

If you meet the income limits above and live in New York, the Medicare Rights Center can help you apply for a Medicare Savings Program. **Call 800-333-4114 for more information or to apply.** You can also contact your local Medicaid office (Department of Social Services) and ask for a copy of the application to mail in or apply in person. Call the Medicaid Helpline at 800-541-2831 to find your local Medicaid office.

Note: If you enroll in an MSP, you will also automatically get **Extra Help**, the federal program that helps pay your Medicare prescription drug (Part D) plan costs.

If you apply, you will be required to submit a signed application and copies of the following documents:

- Social Security card
- Medicare card
- Birth certificate, passport, or green card
- Proof of address (e.g., electric or phone bill)
- Proof of income (e.g., Social Security Administration award letter, income tax return, pay stub)