

Help affording health care costs for New York seniors: 2023 eligibility expansions



Enrollment in a Medicare Savings Program (MSP) can help you save over \$7,000 per year in health care costs. Eligibility for MSPs and for Medicaid will expand for New Yorkers in 2023.



If you live in New York and have a limited income, you may be newly eligible to receive assistance with your health care costs through an MSP or Medicaid in 2023.



If you are currently enrolled in either program, you may receive more comprehensive benefits in 2023.

Contact the Medicare Rights Center at 800-333-4114 to enroll, or if you have any questions.

Medicare Savings Programs (MSPs): help pay for your Part B premium. 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) costs.

Medicaid: provides 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. It also may cover services Medicare does not cover, like vision or dental.

MSPs and Medicaid in 2022

In 2022, individuals with incomes up to \$1,549 per month and couples with incomes up to \$2,080 per month (including a standard \$20 disregard) are eligible for an MSP. There are no asset limits. There are currently three MSPs, each with different income limits: Qualifying Individual (QI), Specified Low-Income Medicare Beneficiary (SLMB), and Qualified Medicare Beneficiary (QMB).

For Medicaid, individuals with incomes up to \$954 per month and couples with incomes up to \$1,387 per month are eligible (including a standard \$20 disregard). There is also an asset limit of \$16,800 for individuals and \$24,600 for couples.

MSPs and Medicaid in 2023

In 2023, the MSP income limits will be higher and instead of three MSPs there will be two: QI and QMB. The table below estimates the eligibility limits for the MSP and Medicaid in 2023. **These limits have not been finalized because they rely on the Federal Poverty Level, which has not yet been set for 2023.** The state will announce the expanded limits in January 2023.

2023 New York gross monthly income limits

2023 New York asset limits

Program	Individuals	Couples	Individuals	Couples
QI	\$2,107	\$2,839	No limit	No limit
QMB	\$1,563	\$2,106	No limit	No limit
Medicaid	\$1,563	\$2,106	\$28,134	\$37,908

These estimates are based on the 2022 federal poverty level (FPL). In 2023, New York's Medicaid limit will increase to 138% FPL. The QMB limit will increase from 100% FPL to 138% FPL. SLMB will be eliminated. QI will increase from 135% FPL to 186% FPL.

If you meet the income limits above, the Medicare Rights Center can help you apply for an MSP. Call 800-333-4114 for more information or to apply. If your income is close to the limit, it is often worth applying.

To apply for Medicaid in 2023, you can 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.

Information for current MSP and Medicaid recipients

If you already are enrolled in an MSP or you are enrolled in the Medicaid spend-down program, you may receive additional benefits or your benefits may change in 2023. You do not need to do anything except respond to any requests for more information you receive from Medicaid, including the request to recertify your MSP or Medicaid.

- Individuals currently enrolled in SLMB or QI should be eligible to receive QMB in 2023.
- Individuals enrolled in QMB may be eligible to receive Medicaid if they also meet the asset requirements.
- Individuals enrolled in the Medicaid spend-down may be eligible to receive Medicaid without a spend-down if their monthly income falls within the new limits.

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