

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



Enrollment in a Medicare Savings Program (MSP) can help you save over \$7,200 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

Previously there were three MSPs, each with different income limits: Qualifying Individual (QI), Specified Low-Income Medicare Beneficiary (SLMB), and Qualified Medicare Beneficiary (QMB). Individuals and couples with incomes up to 135% of the federal poverty level were eligible for an MSP.

For Medicaid, individuals and couples with incomes up to approximately 80% of the federal poverty level were eligible. There was 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 are higher and instead of three MSPs there are two: QI and QMB.

2023 New York gross monthly income limits

2023 New York asset limits

Program	Individuals	Couples	Individuals	Couples
QI	\$2,280	\$3,077	No limit	No limit
QMB	\$1,697	\$2,288	No limit	No limit
Medicaid	\$1,697	\$2,288	\$30,182	\$40,821

These limits are based on the 2023 federal poverty level (FPL), and include a standard \$20 disregard. In 2023, New York's Medicaid limit increased to 138% FPL. The QMB limit increased from 100% FPL to 138% FPL. SLMB was eliminated. QI increased 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.