

Medicare Savings Program (MSP): What is it?

Medicare doesn't pay the full cost of health care. There are deductibles, co-pays, co-insurance and premiums.

MaineCare has a benefit that **will help pay these costs**: the Medicare Savings Program – or Buy-IN. This program includes: Qualified Medicare Beneficiaries (QMB); Specified Low-Income Medicare Beneficiaries (SLMB) and Qualified Individuals (QI).

There is no “estate recovery” with the MSP program.

2015 Medicare Savings Program (MSP) Benefits Will my MSP pay for the cost of my.....		
	QMB <140% FPL	SLMB or QI < 175% FPL
Part A		
Premium	Yes	No
Deductible	Yes	No
Co-insurance & co-pay	Yes	No
Part B		
Premium (\$104.50 a month)	Yes	Yes
Deductible	Yes	No
Co-insurance & co-pay	Yes	No
Part D		
Premium	Yes	Yes
Deductible	Yes	Yes
Donut hole	Yes	Yes
Co-insurance	Yes	Yes
Co-pay	Partial	Partial

