

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.

2024 New York gross monthly income limits

2024 New York asset limits

Program	Individuals	Couples	Individuals	Couples
QI	\$2,355	\$3,189	No limit	No limit
QMB	\$1,752	\$2,371	No limit	No limit
Medicaid	\$1,752	\$2,371	\$31,175	\$42,312

Income limits are based on the 2024 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 (\$174.70) 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)

Extra Help Income and Asset Limits 2024

Extra Help is a federal program that lowers your Medicare prescription drug coverage (Part D) monthly premium and any deductible, coinsurance, and copayments. You may qualify if you have limited income and assets.

You have	Your eligibility requirements	Your costs
Medicare only	<p>Income Limit Individual: \$1,903/month Couple: \$2,575/month</p> <p>Asset limit² Individual: \$17,220 Couple: \$34,360</p>	<p>\$0 premium³ and deductible \$4.50 generic copay \$11.20 brand-name copay</p>
Medicare and a Medicare Savings Program (MSP) only	You are automatically enrolled in Extra Help only	
Medicare and Medicaid with or without an MSP	You are automatically enrolled in Extra Help	<p>\$0 premium³ and deductible</p> <p>Income above 100% FPL \$4.50 generic copay \$11.20 brand-name copay</p> <p>Income below 100% FPL⁴ \$1.55 generic copay \$4.60 brand-name copay</p>

¹ Income limits are based on the 2024 Federal Poverty Level (FPL). Limits are higher for each additional relative living with you for whom you are responsible. Income and asset limits on this chart are rounded to the nearest whole dollar. There is a \$20 income disregard (factored into the income limits above) that the Social Security Administration automatically subtracts from your monthly unearned income.

² Asset limits include \$1,500 per person for burial expenses.

³ You pay no premium if you have a basic Part D drug plan with a premium at or below the Extra Help premium limit for your area.

⁴ You pay \$0 copays if you are institutionalized or receive home and community-based services.