

Using the Qualified Medicare Beneficiary (QMB) Medicare Savings Program to enroll in Medicare Part A

Medicare Savings Programs (MSPs) help pay your Medicare costs if you have limited income and savings. There are three main MSPs, each with their own eligibility criteria:

1. Qualifying Individual (QI)
2. Specified Low-income Medicare Beneficiary (SLMB)
3. Qualified Medicare Beneficiary (QMB)

In certain states, the QMB MSP allows you to enroll in Medicare Part A outside regular enrollment periods through the **Part A Buy-in** process. To be eligible for the Part A Buy-in, you must:

- Be at least 65 years or older
- Be a current U.S. resident and either:
 - A U.S. citizen
 - OR, a lawful permanent U.S. resident having lived in the U.S. for five continuous years before applying for Medicare
- Be ineligible for premium-free Part A
- Meet the eligibility requirements in your state for the QMB MSP

MSPs have income and asset limits, which vary by state. Be sure to call your local Medicaid office or State Health Insurance Assistance Program (SHIP) for more information about MSPs in your state and for help applying. After enrolling in QMB through the Part A Buy-in process, you should also receive premium-free Part A. Your Part A effective date is the same day as your MSP effective date.

Applying for the Part A Buy-in

To enroll in Medicare through the Part A Buy-in, you should:

1. **Gather the following materials:**
 - Proof of date of birth (copy of your birth certificate)
 - Proof of all types of income, earned and unearned (pay stubs, pension statements, tax returns, proof of Social Security benefits)
 - Proof of U.S. citizenship or lawful residence (passport, permanent resident card, U.S. birth certificate)
 - Proof of address (license, state ID, utility bill)
 - Copy of Medicare card (if you have one)
 - Copy of Social Security card

2. Go to your local Social Security office and asked to be enrolled in Medicare Part B and conditional Part A.

The agent you speak to at the Social Security office should give you a confirmation letter, also considered a receipt. Your receipt serves as proof of your enrollment in Medicare Part B and conditional Part A. Conditional Part A means you will only receive Part A after successfully completing the Part A Buy-in, and therefore will not have to pay a premium for Part A.

To find your local Social Security office, visit <https://www.ssa.gov/locator> or call Social Security at 800-772-1213. If you encounter problems enrolling in Part B and conditional Part A at Social Security, you may need to speak to a different representative, ask to speak to a supervisor, or enroll at a different office.

3. As soon as you can, take your receipt to your local Medicaid office (also known as your local Department of Social Services (DSS) office) and ask to apply for the QMB program and the Part A Buy-in.

If you are eligible for QMB, it will pay for your Medicare Part A and Part B premiums. Do not wait to apply for QMB. Go to your Medicaid office as soon as you can after completing steps 1 and 2. Delays could cause enrollment issues.

After successfully getting the Part A Buy-in, you should be enrolled in the following programs (some of which you may have had before completing the Part A Buy-in):

- Medicare parts A, B, and D
- QMB, which pays your Part A and Part B premiums, and will cover or waive your Medicare coinsurances, copayments, and deductibles
- Extra Help (also known as the Low-Income Subsidy), which helps pay Part D drug costs

You should be mailed an MSP decision notice from your local Medicaid office within 45 days of filing an application. If you are approved, it may take three to four months before your benefits take effect. However, the benefits should be paid retroactive to the effective date on your decision notice.

If you have additional questions about the application process, contact your SHIP for free information and assistance. To find your SHIP's helpline number, visit <https://www.shiptacenter.org/>.