



State Resources for Seniors in Massachusetts

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

Health Insurance & Prescription Drug Coverage for Seniors

Medicaid

MassHealth covers costs for seniors requiring nursing home levels of care. Services may include doctor visits, hospital stays and rehabilitation treatments. It also pays for prescription drugs, but a copayment is required, and Medicare recipients must get most of their prescription drugs from their Part D plans.

How to Apply

The quickest way to apply is online. Alternatively, contact the MassHealth Customer Service Center at (800) 841-2900 or download an application form in English or Spanish and send a completed copy by fax to (617) 988-8903, or mail to: MassHealth Program, P.O. Box 187, Quincy, MA 02180

Eligibility

You must live in the state and be frail enough to require assistance. You must also fulfill at least four of the following criteria.

- U.S. citizen or legal resident aged 65+
- Reside in Massachusetts or intend to
- Blind
- Have a disability
- Clinically assessed as needing nursing home levels of care

Single applicants can't have assets exceeding \$2,000 (or \$3,000 if both spouses in a two-person household apply). Seniors must also satisfy the income guidelines, which are fixed to 133% of the federal poverty level.

Family Size	Gross Monthly Income Limits
1	\$1,507
2	\$2,030
3	\$2,553
4	\$3,076
5	\$3,599
6	\$4,122

ConnectorCare

ConnectorCare plans help residents with incomes not exceeding 300% of the federal poverty level. Because several insurers participate in ConnectorCare plans, you should check that a plan satisfies your medical care and prescription drug needs.

How to Apply

Open enrollment periods are between November and January of each year. You can apply at other times if you have a qualifying reason, such as relocating to Massachusetts, by enrolling online at mahealthconnector.org.

Eligibility

To be eligible, you must satisfy the following criteria:

- Be a Massachusetts resident and U.S. citizen (or lawful immigrant)
- Not qualify for Medicaid or Medicare
- Be unable to get affordable health care insurance through your employer

Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

Medicare Savings Programs

Medicare Savings Programs, known in Massachusetts as Medicare Buy-In, help eligible residents on low incomes pay their deductibles, copays and other out-of-pocket costs. There are two plans designed to help seniors in various situations:

- **Qualified Medicare Beneficiary:** This MSP, also called Senior Buy-In, helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB, or Buy-In, program helps pay Medicare Part B premiums.

How to Apply

To apply for yourself (and your spouse, if applicable), download a copy of the application form and either fax a completed copy to (857) 323-8300, or mail it to: MassHealth Enrollment Center, P.O. Box 290794, Charlestown, MA 02129-0214.

Eligibility

In addition to the income and asset limits shown in the following table, you will need to satisfy several other criteria to be eligible for a Medicare Buy-In Program:

- You must be a U.S. citizen or a legal immigrant.
- You must reside in Massachusetts.
- You must be eligible for Medicare Parts A and B.

Program	Single Income Limits*	Married Income Limits*	Single Asset Limits**	Married Asset Limits**
QMB/Senior Buy-In	\$1,473/month	\$1,984/month	\$16,800	\$25,200
SLMB/Buy-In	\$1,869/month	\$2,518/month	\$16,800	\$25,200

* As of 03/01/22

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