



Commonwealth of Massachusetts
Executive Office of Health and Human Services
www.mass.gov/masshealth

CommonHealth and MSP Update July 2024

- MassHealth CommonHealth members qualify for a Medicare Savings Program (MSP) for Qualifying Individuals (QI) if they have income less than or equal to 135% FPL which in 2024 is equal to \$1,695 a month for an individual.
 - *Medicare Savings Program (MSP) for QI was formerly known as MassHealth Buy-In*
- The Federal government does not allow MassHealth to provide MSP to MassHealth CommonHealth members with income above 135% FPL.
- During the Public Health Emergency (PHE), MassHealth did not terminate MSP for CommonHealth members whose FPL went above 135% FPL.
- There are currently **~8900 CommonHealth members with income over 135% FPL**. These CommonHealth members will have their MSP closed over the months of September to November
- **MassHealth will continue to close MSP for CommonHealth members with income that goes above 135% FPL every month following.**
- The current cost of the Medicare Part B premium is **\$174.70 a month** for most Medicare beneficiaries.
- The premium is deducted from their monthly federal government payment. To cover past due months, the amount taken the first time may be higher.

Member Notices

Two notices will be sent to CommonHealth members who will lose their MSP:

- In **July** MassHealth is sending an informational notice to impacted CommonHealth members and their authorized representatives explaining they will lose MSP in September, October, or November.

- This is NOT a termination notice.
 - This is advance notification of an upcoming, future change to their benefits.
 - This notice is being sent now to allow members time to apply for other programs that may help when they lose MSP.
 - This advance notice is not appealable.
- MSP termination notices will be sent in three phases during the months of **August, September, and October**. The effective date that MSP ends will follow the dates in the below table:

Members sent notice in	Will no longer have MSP starting in
August	September
September	October
October	November

What members should do over the next few months:

Members should review their options below **and** decide what option is best for them.

Option 1: Apply for MSP only

- This option requires the member to withdraw from CommonHealth.
- MassHealth can use the information they have on file to determine eligibility for MSP only without submitting a new application.

Option 2: Keep MassHealth CommonHealth

- The member will still lose MSP, but they keep their CommonHealth coverage.
- This option requires no further action by the member.

Option 3: Apply for the Frail Elder Waiver

- Applicants must meet all financial and clinical standards to qualify.

Option 4: Apply for the Program for All-Inclusive Care for the Elderly (PACE)

- Applicants must meet all financial and clinical standards to qualify.

For more information contact MassHealth

- Call MassHealth at **(800) 841-2900**, TDD/TTY: 711. Representatives are available Monday through Friday, 8:00 a.m.–5:00 p.m.
- Or you can schedule an appointment at mass.gov/MassHealthAppointment.

- Or you can visit a MassHealth Enrollment Center (MEC). The MECs are open for limited walk-in visits from 8:45 a.m. through 5:00 p.m.
- Or go to our website here: [Get Help Paying Medicare Costs | Mass.gov](#)