

## **Joint Committee on Health Care Financing 2025-2026 (194th) Bill Summary**

<b><u>Bill Number:</u></b>	House, No. 1413
<b><u>Title:</u></b>	AN ACT REGARDING MEDICARE SAVINGS PROGRAM ELIGIBILITY
<b><u>Sponsor:</u></b>	Representative Steven Ultrino (Malden) and Marjorie C. Decker (Cambridge)
<b><u>Hearing Date:</u></b>	July 1, 2025
<b><u>Reporting Deadline:</u></b>	August 30, 2025
<b><u>Prior History:</u></b>	2023-24 (H1248/S770): H1248 reported favorably and referred to House Ways and Means, accompanied by S770. No further action.
<b><u>Similar Matters:</u></b>	S880 (Lewis – Identical, Health Care Financing)

### **Current Law:**

**Chapter 118E of the General Laws** pertains to the state Medicaid program (MassHealth).

**MGL Chapter 118E §25** sets the income and resource exemptions for MassHealth eligibility.

**MGL Chapter 118E 25A** sets eligibility standards for Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary and Qualified Individual programs, including the for including the consideration of certain income and assets.

**130 CMR 519.010**, regulations adopted by the Division of Medical Assistance governing MassHealth: Coverage Types, MassHealth Senior Buy-In.

(A) Senior Buy-In is available to beneficiaries who

- (1) Are entitled to Medicare Part A
- (2) Have countable income amount, including the spouse with whom he or she lives, that is less than or equal to 100% federal poverty level
- (3) Have countable assets less than or equal to the amount of assets allowed for Buy-In programs as identified by the Centers for Medicare and Medicaid Services, AND
- (4) Meet universal requirements of MassHealth Standard

(B) MassHealth pays for Medicare Part A and B premiums for deductibles and coinsurance under Parts A and B

(C) The begin date for MassHealth Senior Buy-In coverage is the first day of the calendar month following the date of the MassHealth eligibility determination.

**130 CMR 519.011**, regulations adopted by the Division of Medical Assistance governing MassHealth: Coverage Types, MassHealth Buy-In.

(A) MassHealth Buy-In For Specified Low Income Medicare Beneficiaries

- (1) Buy-In for specified low income Medicare beneficiaries is available to individuals who meet eligibility for Senior Buy-In with the following exception: countable income of individual and spouse must be greater than 100% and less than 120% of the federal poverty level
- (2) MassHealth pays Medicare Part B premiums for eligible Buy-In members
- (3) MassHealth Buy-In coverage begins with the month of application and may be retroactive up to three calendar months before the month of application

(B) Buy-In for qualifying individuals

- (1) Eligible individuals are Medicare beneficiaries who
  - a. Are entitled to hospital benefits under Medicare Part A
  - b. Are not eligible for MassHealth Standard or CarePlus
  - c. Have countable income, including income of live-in spouse, that is equal or greater than 120% and less than 135 % federal poverty level AND

d. Have countable assets equal to or less than the amount of assets allowed for Buy-In programs as identified by the Centers for Medicare and Medicaid Services

(2) MassHealth will pay the entire Medicare Part B premium for those who meet the requirements.

(3) Describes eligibility coverage period

(4) Expenditure caps apply to some individuals

**42 U.S.C. §1396a** governs state plans for medical assistance.

- (a)(10)(E) mandates a state plan for medical assistance to provide Medicare cost sharing for qualified beneficiaries and payment of Medicare premiums for certain individuals

**42 U.S.C. §1396d(p)(1)** defines “qualified Medicare beneficiary” as an individual entitled to hospital insurance benefits under part A (Medicare) and whose income does not exceed 100% federal poverty level.

**42 U.S.C. §1396d(p)(3)** defines “Medicare cost-sharing” as the following costs incurred with respect to a qualified beneficiary: premiums, coinsurance, deductibles, and, at the option of a State, premiums for enrollment of a qualified Medicare beneficiary in an HMO or competitive medical plan (42 U.S.C. §1395mm).

**Summary:** The proposed legislation amends section 25A of chapter 118E to mandate the division of medical assistance to expand income eligibility for the Medicare Savings Program in Massachusetts from 165% of the FPL (\$23,475) to 200% FPL (\$31,300) within 2 years. Eligibility is to be determined based on the FPL as adjusted annually. The division must implement a waiting list in any year in which the number of qualified applicants for the Qualified Individual Program exceeds the annual block grant amount for said program.

The division must submit a state plan amendment to implement this section no later than 30 days after the effective date of this section and subsequently promulgate all regulations necessary.