

Scenario Worksheet

Medicare Savings Programs (MSPs)

Mr. Jones



“ I’ll lose my Marketplace premium tax credit and cost-sharing reductions if I transition to Medicare. ”

Scenario

Mr. Jones is turning 65 next month. He has a health plan through the Health Insurance Marketplace®. Because he has limited income and resources, he gets a premium tax credit and cost-sharing reductions. He just got a letter from the Marketplace advising him about his Medicare eligibility, the need to transition to Medicare, and the possibility of losing his premium tax credit and cost-sharing reductions. Mr. Jones wants to enroll in Medicare but isn’t sure he’ll be able to pay his Medicare premiums and out-of-pocket expenses, and he doesn’t qualify for premium-free Medicare Part A (Hospital Insurance).

3. Since Mr. Jones isn't eligible for premium-free Part A, can he choose to remain in the Marketplace and get a premium tax credit and cost-sharing reductions?

4. How does the state work with Medicare and Social Security to pay for premiums and cost-sharing assistance for people who qualify for both Medicare and Medicaid?