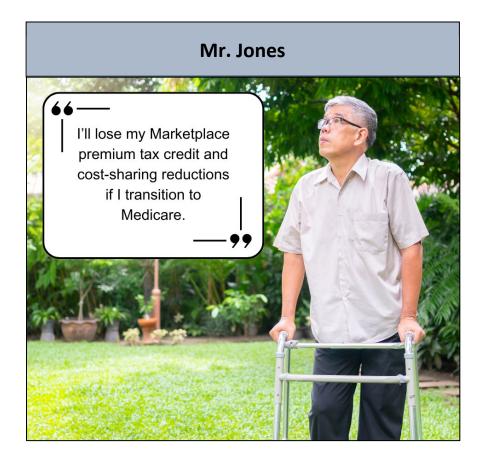


Scenario Worksheet

Medicare Savings Programs (MSPs)



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).

Questions

1. What would you tell Mr. Jones about other programs available to help him with Medicare out-of-pocket expenses?

2. What would you tell Mr. Jones to do if he decides to sign up for Medicare and assistance programs for people with limited income and resources?

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?