



SUPPORT SB 545:

# HELPING OLDER ADULTS PAY FOR MEDICARE THROUGH MEDICARE SAVINGS PROGRAMS



## MEDICARE VS. MEDICARE SAVINGS PROGRAMS

Medicare is the major health insurer for people 65 and older and for many people with disabilities. More than 344,000 older adults in New Hampshire rely on Medicare.<sup>1</sup> **Medicare is not free**; recipients pay out-of-pocket costs like monthly premiums, co-pays when they see the doctor, and deductibles before their coverage kicks in.

**Medicare Savings Programs (MSPs) help low-income individuals by paying for some of the costs not covered by Medicare.** They offer real financial help by paying the Medicare Part B premium, which is currently \$203/month, and in some cases paying for annual deductibles and the 20% co-insurance.

Right now, MSPs have a financial savings limit. If you have more than \$9,660 in savings (or \$14,470 for a married couple), you're automatically denied help—regardless of how little income you make.<sup>3</sup>

## MEDICARE RECIPIENT STATISTICS



**344,000**

NH residents are enrolled in Medicare<sup>1</sup>

More than

**1 IN 3**

Medicare recipients delayed or skipped medical care in the past year due to cost<sup>2</sup>

## MSP FINANCIAL ELIGIBILITY

**\$1,761**

the monthly income limit for a single individual<sup>3</sup>

**\$9,660**

the savings limit for a single individual<sup>3</sup>



**If your income or savings are above these limits, you don't currently qualify for MSPs.**

## THE COST OF AGING IN NEW HAMPSHIRE

A look at the numbers show why MSPs are important for Granite Staters on fixed incomes.

**A single older adult in New Hampshire needs about \$2,828 per month just to cover the basics:**<sup>4</sup>



**\$1,165**

Rent



**\$324**

Food



**\$301**

Transportation



**\$593**

Health Care



**\$445**

Other Necessities

Someone earning \$1,700 a month is already short of what they need, and if they have \$10,000 in savings for emergencies, they're denied help with their Medicare costs under current MSP financial eligibility rules. This forces people to spend down their savings just to qualify for help.

### Sources:

1. KFF. (2024). Total number of Medicare beneficiaries by type of coverage. State Health Facts. Retrieved December 12, 2025 from

<https://www.kff.org/medicare/state-indicator/total-medicare-beneficiaries>.

2. KFF. (2025, August 25). Income and Assets of Medicare Beneficiaries in 2024. Retrieved December 16, 2025 from <https://www.kff.org/medicare/income-and-assets-of-medicare-beneficiaries>.

3. New Hampshire Department of Health and Human Services, Bureau of Family Assistance. (2025, October). New Hampshire Bureau of Family Assistance (BFA) Program Fact Sheet. <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/bfa-program-fact-sheet.pdf>

4. Elder Index (2024). The Elder Index™ [New Hampshire]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved December 12, 2025 from <https://elderindex.org/explore>.



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## HOW SB 545 HELPS GRANITE STATERS PAY FOR MEDICARE

SB 545 would help more older adults afford their health care by removing the financial savings limit on Medicare Savings Programs (MSPs). This would allow more aging Granite Staters to keep their savings for expenses that help them stay in their homes—like property taxes, home or car repairs, or in-home care. Helping people stay at home longer also reduces the need for more expensive nursing facility care.

### The cost to the state is offset in several ways:

- ✓ **The federal government helps pay for MSPs**, matching 50-100% of program costs.
- ✓ **It unlocks other federal help**. People enrolled in MSPs automatically qualify for extra federal help paying for prescriptions (called the “Extra Help” or Medicare Low-Income Subsidy program)—at no extra cost to New Hampshire.
- ✓ **It reduces paperwork and administrative costs**. State staff would no longer have to process certain financial documents or handle cases where people are dropped from the program due to missing financial paperwork.
- ✓ **It helps people stay in their homes**. When people can afford to stay in their communities, it reduces the need for more expensive long-term care services.

## TAKE ACTION TO SUPPORT SB 545



### SHARE YOUR STORY

Share your experience about the hidden costs of Medicare.



### CONTACT LAWMAKERS

Email or call NH lawmakers and urge them to support SB 545.



### STAY IN THE LOOP

Sign up to receive email updates from New Futures about this legislation.



Take action at  
[new-futures.org/medicare-savings-programs](https://new-futures.org/medicare-savings-programs)

SCAN ME



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