



# HOW TO REQUEST SOCIAL SECURITY REIMBURSEMENT FOR MEDICARE PREMIUMS POST-MEDICAID TERMINATION

## LOSING MEDICAID OR MSP COVERAGE?

When a beneficiary eligible for both Medicaid and Medicare loses their Medicaid or Medicare Savings Program (MSP) coverage, the state's obligation to cover Medicare Part B and/or A premiums ends. As a result, the beneficiary becomes responsible for paying the premium costs.

While the individual can withdraw from Part A and/or Part B, the default status is to remain enrolled.

Premium payments may be deducted from Social Security Administration (SSA) benefits, and the first new benefit payment typically reflects a three-month deduction.

## SOLUTIONS

Individuals who are erroneously terminated from Medicaid or an MSP and then reinstated can seek reimbursement from Social Security for withheld benefits due to the loss of premium assistance.

These individuals, as well as those properly terminated and unable to afford immediate payment of past due premiums, have two options that they can pursue immediately and simultaneously by contacting the [SSA local field office](#) or the [SSA 800 number](#) (1-800-772-1213).

### INSTALLMENT PAYMENTS

- Must confirm that you cannot afford the lump sum payment.
- Typically, installment plans reimburse most of the past-due premium amount within days.
- Monthly installments can start as low as \$15.
- SSA refunds two months of premiums that were deducted from the benefit payment minus the first installment payment.

### WAIVERS

- Must demonstrate an extreme hardship.
- Complete [SSA Form 632](#) and provide required documentation (online or at SSA).
- SSA provides a refund of two-month back premiums with no repayment required.
- Individuals who receive SSI will qualify for a hardship waiver.

**PLEASE [CONTACT US](#) IF YOU NEED ASSISTANCE IN OBTAINING A SOCIAL SECURITY REIMBURSEMENT OR RESOLVING OTHER MEDICAID-RELATED ISSUES**

This handout includes information provided by the Centers for Medicare & Medicaid Services (CMS):  
<https://www.cms.gov/files/document/medicarepremiumsinstallmentpaymentspresentation.pdf>

