



DATE: August 14, 2026

TO: ALL COUNTY WELFARE DIRECTORS Letter No.:26-12
ALL COUNTY WELFARE ADMINISTRATIVE OFFICERS
ALL COUNTY MEDI-CAL PROGRAM SPECIALISTS/LIAISONS
ALL COUNTY HEALTH EXECUTIVES
ALL COUNTY MENTAL HEALTH DIRECTORS
ALL COUNTY MEDS LIAISONS

SUBJECT: UPDATED NOTICES OF ACTION (NOA) SNIPPETS FOR THE MEDICARE SAVINGS PROGRAMS (MSP) REFLECTING ASSET REINSTATEMENT AND PART A BUY-IN POLICY CHANGES

REFERENCES: ALL COUNTY WELFARE DIRECTORS LETTERS: ACWDL [08-21](#), ACWDL [22-25](#), and ACWDL [24-20](#).

Purpose

The purpose of this All County Welfare Directors Letter (ACWDL) is to provide counties with the updated Notices of Action (NOA) snippets for the Medicare Savings Programs (MSP), including the Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), and Qualifying Individual (QI) programs. These revisions align with recent policy changes and are crucial for ensuring accurate and consistent communication with members regarding their MSP eligibility.

Key Updates

Developed in cooperation with stakeholders, these updates aim to ensure clarity, accuracy, and minimize confusion for members. The updates to the NOA language reflect the following policy changes:

- **Reinstatement of assets:** Effective January 1, 2026, asset limits for all Non-Modified Adjusted Gross Income (Non-MAGI) programs, including Medicare Savings Programs and Long-Term Care (LTC) were reinstated (ACWDL [25-14](#)).



- **Part A Buy-in policy changes:** Effective January 1, 2025, the Department of Health Care Services (DHCS) entered into a Medicare Part A buy-in agreement (ACWDL [24-20](#)). This agreement allows DHCS to streamline the enrollment process for all eligible QMB members in Medicare Part A and pay their premiums. California as a Part A buy-in state, is required by the Center for Medicare and Medicaid Services (CMS) [Final Rule](#) to automatically enroll Medicare eligible Supplemental Security Income (SSI) recipients into the QMB program.

Specific NOA Snippet Updates

The enclosed NOA snippets include the following revisions:

- **Approvals for QMB, SLMB, and QI programs:** The updated NOA clearly informs the member or applicant of the approval for the QMB, SLMB, or QI program, and the program effective date.
- **Discontinuance and Denial for all MSP programs:** The new discontinuance and denial language provides detailed explanations for a denial or discontinuance of the MSP programs due to income over the program limit and not having Medicare Part A and B. Separate discontinuance and denial NOAs have been added to allow counties to notify members and applicants of a specific reason for a discontinuance or denial.

Implementation and Accessibility

The English versions of all NOA snippets have been translated into the 18 threshold languages: Arabic, Armenian, Cambodian, Chinese, Farsi, Hindi, Hmong, Japanese, Korean, Laotian, Mien, Punjabi, Russian, Spanish, Tagalog, Thai, Ukrainian, and Vietnamese. For reference, the updated NOA snippets, in both English and the translated versions, are enclosed with this ACWDL. The Statewide Automated Welfare System (SAWS) will make the necessary programming changes to incorporate the English and translated NOA snippets in the upcoming 26.11. SAWS release.

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If you have any questions regarding the information provided in this letter, please contact the Non-MAGI unit at NonMAGIInbox@dhcs.ca.gov. County questions regarding policy guidance should be sent to MCED-Policy@dhcs.ca.gov.

Sincerely,

Sysvanh Kabkeo

Branch Chief

Eligibility Policy Branch I, Medi-Cal Eligibility Division

Enclosure

Notice of Action Snippets

Notice Type	English Text Snippets
Header for All Notices	About Your Medicare Savings Program Eligibility This does not change any regular Medi-Cal benefits you get.
QMB Approval	<Applicant> is eligible for the Qualified Medicare Beneficiary (QMB) program starting <mm/dd/yyyy>. QMB eligibility starts the month after you apply. The QMB program pays your Medicare Part A and Part B premiums, co-insurance, and deductibles. It may take up to 4 months for premiums to stop getting subtracted from your monthly Social Security benefit. You may get paid back for premiums you paid out of pocket during the months you qualify for QMB. Under QMB, federal law says providers cannot bill you for Medicare cost sharing. Questions? Go to your local Social Security Office or call 1-800-MEDICARE (1-800-633-4227). Based on California Code of Regulations, Title 22, sections 50179 and 50258.

Notice of Action Snippets

Notice Type	English Text Snippets
SLMB Approval	<Applicant> is eligible for the Specified Low-Income Medicare Beneficiary (SLMB) program starting <mm/dd/yyyy>. The SLMB program pays your Medicare Part B premiums. It may take up to 4 months for premiums to stop getting subtracted from your monthly Social Security benefit. You may get paid back for premiums you paid out of pocket during the months you qualify for SLMB. Questions? Go to your local Social Security Office or call 1-800-MEDICARE (1-800-633-4227). Based on California Code of Regulations, Title 22, section 50179, and 50258.1.
QI Approval	<Applicant> is eligible for the Qualifying Individual (QI) program starting <mm/dd/yyyy>. The QI program pays your Medicare Part B premiums. It may take up to 4 months for premiums to stop getting subtracted from your monthly Social Security benefit. You may get paid back for premiums you paid out of pocket during the months you qualify for QI. Questions? Go to your local Social Security Office or call 1-800-MEDICARE (1-800-633-4227). Based on California Code of Regulations, Title 22, section 50179 and United States Code, Title 42, section 1396(a)(10)(E)(iv).

Notice Type	English Text Snippets
All MSP – Discontinuance for over income	The last day of your <MSP> program is <mm/dd/yyyy>. Your monthly countable income of \$<countable income> is above the <MSP> program limit. The monthly limit is \$<income limit>. Your <MSP> program will end <mm/dd/yyyy>. Income limits may change each year. If you have Medicare Part A and/or Part B and your income decreases, you may apply any time. If you also applied for regular Medi-Cal benefits, you will get another letter. If your Qualified Medicare Beneficiary (QMB) program ends and you do not qualify for premium-free Medicare Part A: ▪ The state will no longer pay your Medicare Part A premiums. ▪ The state may no longer pay your Medicare Part B premiums. ▪ When your coverage ends, the Social Security Administration may deduct (subtract) up to 3 months of Medicare Part B premiums from your monthly benefit payment. This would be for the current month plus 2 past months. ▪ You may be able to get financial help with Medicare Part B premiums billed in past months. ▪ If you do not get a monthly Social Security benefit payment, you will get a bill for your Medicare premiums. ▪ If you do not pay your Medicare premiums, your Medicare may end. You may lose access to your doctors, medications, or hospitals. ▪ You may qualify for financial relief from Medicare Part B premiums. Questions? Go to your local Social Security Office or call 1-800-MEDICARE (1-800-633-4227). To learn more about Medicare Savings Programs, go to https://www.dhcs.ca.gov/MSPCal. Based on California Code of Regulations, Title 22, sections 50179 and 50570.

Notice Type	English Text Snippets
All MSP – Discontinuance for not meeting requirement of having both Medicare Part A and B	You do not have Medicare Part A and/or Part B. You must contact your local Social Security Administration office to apply. When you get proof of Medicare enrollment, contact the office listed at the top of this letter. If your Qualified Medicare Beneficiary (QMB) program ends and you do not qualify for premium-free Medicare Part A: • The state will no longer pay for your Medicare Part A premiums. • The state may no longer pay for your Medicare Part B premiums. • When your coverage ends, the Social Security Administration may deduct (subtract) up to 3 months of Medicare Part B premiums from your monthly benefit payment. This would be for the current month plus past months. • You may have options for financial help from retroactive (past months) Part B premium billing. • If you do not get a monthly Social Security benefit payment, you will get a bill for the premiums. • If you do not pay your Medicare premiums, your Medicare may end. You may lose access to your doctors, medications, or hospitals. • You may qualify for financial relief from Part B premiums. Questions? Go to your local Social Security Office or call 1-800-MEDICARE (1-800-633-4227). To learn more about Medicare Savings Programs, go to https://www.dhcs.ca.gov/MSPCal. Based on California Code of Regulations, Title 22, sections 50179, 50775, and 50777.

Notice of Action Snippets

Notice Type	English Text Snippets
All MSP – Discontinuance for other reason	<Other reason> Your <MSP> program will end on <mm/dd/yyyy>. Income limits may change each year. If you have Medicare Part A and/or Part B and your income decreases, you may apply any time. If you also applied for regular Medi-Cal benefits, you will get another letter. If your Qualified Medicare Beneficiary (QMB) program ends and you do not qualify for premium-free Medicare Part A: • The state will no longer pay for your Medicare Part A premiums. • The state may no longer pay for your Medicare Part B premiums. • When your coverage ends, the Social Security Administration may deduct (subtract) up to 3 months of Medicare Part B premiums from your monthly benefit payment. This would be for the current month plus 2 past months. • You may have options for financial help from retroactive (past months) Part B premium billing. • If you do not get a monthly Social Security benefit payment, you will get a bill for the premiums. • If you do not pay your Medicare premiums, your Medicare may end. You may lose access to your doctors, medications, or hospitals. • You may qualify for financial relief from Part B premiums. Questions? Go to your local Social Security Office or call 1-800-MEDICARE (1-800-633-4227). To learn more about Medicare Savings Programs, go to https://www.dhcs.ca.gov/MSPCal. Based on California Code of Regulations, Title 22, sections 50175 and 50179.

Notice of Action Snippets

Notice Type	English Text Snippets
All MSP – Denial	We reviewed your application to see if you are eligible for the Medicare Savings Programs (Qualified Medicare Beneficiary [QMB], Specified Low-Income Medicare Beneficiary [SLMB] or Qualifying Individual [QI]). We determined that you are not eligible for these benefits for the month of <MonthYear1> Here is why: Questions? Go to your local Social Security Office or call 1-800-MEDICARE (1-800-633-4227). To learn more about Medicare Savings Programs, go to https://www.dhcs.ca.gov/MSPCal. Based on California Code of Regulations, Title 2, sections 50175 and 50179.