

referred to as “Medicare Savings Programs” (MSP) that cover Medicare Part B monthly premiums. MedPAC has recommended that all three MSP programs be streamlined into one MSP program.<sup>93</sup>

Our policy would begin in fiscal year 2020. It would combine Medicare Parts A and B and would have a unified deductible. For example, rather than require the \$1,288 deductible for a hospital stay and a separate \$166 deductible for a physician visit, the beneficiary would be charged a combined deductible. Further, the policy would institute an annual maximum OOP cap on the amount of money a beneficiary pays each year. This new feature of the FFS program would create parity between FFS and MA—as MA plans are required by statute to provide an OOP cap for beneficiaries. Our policy would also institute a 20 percent uniform cost-sharing requirement for all services. Finally, our policy would streamline the current MSP programs into one program that requires states to use one uniform asset test for qualification in the new MSP program.