

# Massachusetts Health Care Training Forum (MTF): Medicare in 2026

## Fall 2025 Questions and Answers

This document supplements the presentations made during the Massachusetts Health Care Training Forum (MTF) meetings by offering Questions & Answers, and additional presenter comments if applicable.

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### Question 1:

**Why is Social Security taking so long to book appointments and they want the first appointment via phone? I understand that seniors feel more comfortable in person. How can we help with this issue?**

**Answer:**

The shutdown has further emphasized the value of My Social Security accounts by providing Americans with online services that are temporarily unavailable in our field offices due to the lapse in federal funding. This includes processing in-person requests for benefit verification letters and replacement Medicare cards.

These specific services—and many others—remain available online through secure My Social Security accounts.

Please encourage your clients to sign up for or use their personal My Social Security accounts to easily access and manage their benefits online during and after the shutdown. With a My Social Security account, clients can:

- Access and print benefit verification letters;
- Request replacement Medicare cards;
- Request replacement Social Security cards (in most states);
- View earnings history and future benefits estimates;
- Apply for retirement or disability benefits;
- Manage direct deposit, update address, and more.

Question 2:

**If they are working, will they deduct half the earnings to determine countable income when comparing the income to the FPL's for QMB and SLMB in addition to the a few unearning exclusions?**

Answer:

Yes, this is the earned income deduction. For those that are over age 65, MassHealth disregards the first \$65/month and then half of the remainder that they get added to the unearned income.