

Recording Notice: Medicare 101 Training Series

*“The Live event you are about to participate in, is being recorded. As such, it becomes a public record and is subject to disclosure under the Public Records Act (PRA). **We ask that no client specific, confidential, or personal information be discussed.** If you interact with the presenters (e.g., ask questions, make comments, etc.) understand your contributions become part of the public record. If you choose to do so, it implies your consent to being recorded.”*

High level Overview: Dually Eligible and the Medicare Savings Programs

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What is Medicare

Medicare is the federal health insurance program for people:

- **Aged 65** and older
- **Under 65 with a disability** who have received Social Security Disability (SSD) benefits for 24 calendar months
- Must be a U.S. citizen or legal permanent resident (LPR) and must reside in the U.S. for 5 continuous years

Note: Medicare does not cover all medical expenses

Note: Individuals with ESRD and ALS, **do not** have to serve a 24-month waiting period and will automatically receive Medicare Parts A and B the month their Social Security Disability benefits begin

Four Parts of Medicare: Two ways to get Medicare coverage



Medicare Part A inpatient hospital insurance



Medicare Part B outpatient medical insurance

Medicare Part A & Part B is Original Medicare (OM).

Part D prescription coverage is **not included with OM*



Medicare Advantage (MA) Part C plans

Part C plans cover everything OM covers in addition to:

- Part D prescription drug coverage
- Added supplemental benefits and services not covered by Original Medicare
- *Dual Eligible Special Needs Plans (DSNP) are a type of MA plan*



Medicare Part D prescription drug coverage

Part D prescription drug coverage, also known as a Medicare stand alone **Prescription Drug Plan (PDP)**.

**Part D does NOT come with OM but, clients can purchase a PDP*

Dual Eligibility: Full Dual v. Partial Dual

- Dually eligible individual is one who meets the eligibility requirements for the **both** state Medicaid program and federal Medicare health insurance
- **Full dually** eligible clients have Medicare coverage in addition to full Medicaid benefits.
- **Partial dually** eligible client's do **not** meet the income eligibility requirements for Medicaid but, may still qualify for some assistance in paying their Medicare Part B premium through a Medicare Savings Program (MSP).

Medicare Savings Program (MSP): how can it help clients?

- MSP is a federal and state program that helps people with limited income pay the costs associated with their federal Medicare health insurance.
- To qualify for the MSP, you must be eligible for Medicare and meet the MSP income eligibility requirements for Medicaid.
- If a client qualifies, the MSP can help pay their Medicare Part B premium, deductible, coinsurance and copayments, depending on MSP level.
- **Apply** for Medicare Savings Program (MSP) <https://www.washingtonconnection.org/>
- For more information and/or help with MSP application [call SHIBA 1-800-562-6500](tel:1-800-562-6500)

Eligibility Criteria: Medicare Savings Programs

Benefit Type	Dual-Eligibility Categories	Eligibility Criteria	What Medicaid Covers
Partial Dual-Eligible	Qualified Medicare Beneficiary (QMB only)	< 110% Federal Poverty Limit (FPL)	Medicare Part A and B premiums, co-pays and deductibles
	Specified Low-Income Medicare Beneficiary (SLMB-only)	111-120% FPL	Only Part B premiums
	Qualifying Individual (QI-1)	121-138% FPL	Only Part B premiums
	Qualifying Disabled and Working Individual (QDWI)	< 200% FPL	Only Part A premiums
Full Dual-Eligible	Qualified Medicare Beneficiary Plus (QMB+)	Same as QMB only plus meets requirements for full Medicaid	Covers all Medicare and full Medicaid benefits and pays for Medicare premiums, co-pays and deductibles
	Specified Low-Income Medicare Beneficiary Plus (SLMB+)	Same as SLMB only plus meets requirements for full Medicaid	
	Other Full-Benefit Dual-Eligible (FBDE)	Varies	

MSP Income Limits

An individual's income determines how much help they may receive

Program	Single Person	Couple
Qualified Medicare Beneficiary (QMB)	\$1,434	\$1,939
Specified Low-income Medicare Beneficiary (SLMB)	\$1,565	\$2,116
Qualified Individual (QI-1)	\$1,800	\$2,433
Qualified Disabled Working Individual(QDWI)	\$2,608	\$3,526

State Paid Buy-In clients must be on:

Categorically Needy (CN) or Medically Needy (MN) and not eligible for QMB or SLMB

* 2025 limits eff 4/1/2025

State Medicaid Buy-in Overview

Medicaid Buy-in is a state-funded program that pays for Part B premiums, coinsurance and deductibles for Medicaid clients who are not eligible for a federally-funded MSP (QMB, SLMB, QI-1, QDWI)

The state funded buy-in does not have a program code or identifier on ProviderOne

All individuals who receive Medicaid and are not eligible for MSP are automatically “bought-in”; Premium payments are delayed by 2 months at enrollment and 2 months at disenrollment

Medicare Client with a Medicaid Spenddown

Washington State's Medically Needy (MN) Medicaid program, also known as the "spenddown program", allows people with incomes above Medicaid limits to qualify for Medicaid by allowing them to "spenddown" their excess income on medical expenses in order to meet State Medicaid eligibility income limits. The client can choose their spenddown liability/base period to be quarterly or 6 consecutive months.

- Clients on a Medicaid spenddown do **not** qualify for Medicaid benefits but may be eligible for some assistance through the Medicare Savings Program (MSP) like QMB, SLMB, QI1 (*Help paying their Medicare Part B Premium only*).
- Once a client's medical expenses total the member's spenddown amount, they will then be eligible for full Medicaid benefits e.g., **Full Dual** eligible QMB+, SLMB+ for the duration of their chosen spenddown base period only.

Expenses that count toward the Medicaid Spenddown amount

- Medical Transportation
- Health insurance deductibles
- Hospitals visits
- Doctor visits
- Medical supplies
- Prescription drugs
- Mileage used for medical purposes

For additional information and help call SHIBA 800-562-6500

ACES Screen Active MSP and Pending Spenddown (M-status)

Client Summary

Benefit Month06/2025Go

Primary Language

Vietnamese (VI) ⚠

Extra Help Needed

No (N)

Assistance Units

AU ID	Program	Coverage Group	Program Type	Status	Status Date	Client ID	Head of Household	CSO
	Food Assistance (FS)		Non-Assistance FA (S)	Active (A)	03/23/2009			
	Medical Assistance (MA)	MN SSI Related W/Spenddown (S99)	Aged (A)	MA Spenddown (M)	12/22/2014			
	Medical Assistance (MA)	Qual Medicare Beneficiary (S03)	Aged (A)	Active (A)	10/05/2010			

P1 Screen Active MSP and Pending Spenddown

<input type="checkbox"/>	RAC ▲▼	Coverage Group ▲▼	Case Id ▲▼	Booking SID ▲▼	Spenddown Status ▲▼	Contact ▲▼	Region ▲▼	Office ▲▼	Start Date ▲▼	End Date ▲▼	Review End Date ▲▼	Reason Code ▲▼	Estimated Release Date ▲▼	Transaction Date ▲▼
<input type="checkbox"/>	1112 - Medicare Savings Program; QMB; 65+	S03							11/01/2010	12/31/2999	05/31/2026			10/05/2010
<input type="checkbox"/>	1124 - Medically Needy SSI related => 65; May have Spenddown	S99			Pending				01/01/2025	12/31/2999	11/30/2024			11/30/2024
<input type="checkbox"/>	1124 - Medically Needy SSI related => 65; May have Spenddown	S99			Pending				12/01/2024	12/31/2024	05/31/2025			12/31/2024

ACES Screen Active MSP and Active Spenddown (A-status)

Client Summary

Benefit Month06/2025Go

Primary Language

Large Print (LP) ⚠

Extra Help Needed

Yes (Y) ⚠ [Equal Access](#)

Assistance Units

AU ID	Program	Coverage Group	Program Type	Status	Status Date	Client ID	Head of Household	CSO
	Food Assistance (FS)		Non-Assistance FA (S)	Active (A)	01/30/2025			Columbia River CSO (053)
	Medical Assistance (MA)	Qual Medicare Beneficiary (S03)	Disabled (D)	Active (A)	01/30/2025			Columbia River CSO (053)
	Medical Assistance (MA)	MN SSI Related W/Spenddown (S99)	Disabled (D)	Active (A) ←	02/19/2025			Columbia River CSO (053)

P1 Screen Active MSP and Active Spenddown

<input type="checkbox"/>	RAC ▲▼	Coverage Group ▲▼	Case Id ▲▼	Booking SID ▲▼	Spenddown Status ▲▼	Contact ▲▼	Region ▲▼	Office ▲▼	Start Date ▲▼	End Date ▲▼	Review End Date ▲▼	Reason Code ▲▼	Estimated Release Date ▲▼	Transaction Date ▲▼
<input type="checkbox"/>	1126 - Medically Needy SSI related Blind/Disabled; May have Spenddown	S99							01/01/2025	12/31/2999	06/30/2025			02/19/2025
<input type="checkbox"/>	1113 - Medicare Savings Program; QMB Blind/Disabled	S03							02/01/2025	12/31/2999	01/31/2026			01/30/2025

When client is active
on spenddown, there
is no pending status
listed here.

Key Takeaways: Dual Eligibility and MSPs

- MSP is a federal and state program that helps people with limited income pay costs associated with their federal Medicare health insurance.
- Must be eligible for Medicare and meet the MSP income eligibility requirement.
- MSP income eligibility requirements are a little higher than Medicaid's.
- **Full dually** eligible individuals meet eligibility requirements for **both** Medicare and Medicaid.
- **Partial dually** eligible individuals meet eligibility requirement for Medicare and the MSP but **do not** meet Medicaid's eligibility requirement.
- Depending on MSP level (full or partial dual) it can help pay Medicare premiums, deductibles, copays, co-insurance
- Washington State's Medically Needy (MN) Medicaid program, also known as the "Spenddown Program".
- Spenddown Program helps people with income above Medicaid limits qualify for Medicaid allowing them to "spenddown" their excess income on medical expenses to meet Medicaid's eligibility income limit.
- The client chooses their spenddown liability/base period to be quarterly or every 6 consecutive months.
- Once a client's medical expenses total their spenddown amount, they'll be eligible for full Medicaid benefits for the duration of chosen spenddown base period only.
- State Medicaid Buy-in is a state-funded program that pays for Medicare premium(s), co-pays, coinsurance, deductibles for Medicaid clients who are not eligible for a federally-funded MSP.
- Apply for Medicare Savings Program (MSP) <https://www.washingtonconnection.org/home/>

For help/questions with the MSP application contact SHIBA 1-800-562-6900 <https://www.insurance.wa.gov/find-local-shiba-office>



Thank You

Upcoming Medicare 101:
Transition from Medicaid to Medicare
June 25th, 2025 9:00 – 9:15am

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[Dual Medicare - Medicaid](#)