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

Vanessa Sherrill DSHS Medicare-Medicaid Integration Program Manager Heather Chrzan HCA Medical Program Specialist 3 Kristina Bair HCA Medical Assistance Program Specialist 3

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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 <u>not</u> 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

<u>Dual Eligibility: Full Dual v. Partial Dual</u>

- 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

Eligibility Criteria: Medicare Savings Programs

Benefit Type	Dual-Eligibility Categories	Eligibility Criteria	What Medicaid Covers		
	Q ualified M edicare B eneficiary (QMB only)	< 110% Federal Poverty Limit (FPL)	Medicare Part A and B premiums, co-pays and deductibles		
Partial Dual-Eligible	S pecified L ow-Income M edicare B eneficiary (SLMB-only)	111-120% FPL	Only Part B premiums		
Duat Etigibto	Q ualifying I ndividual (QI-1)	121-138% FPL	Only Part B premiums		
	Q ualifying D isabled and W orking I ndividual (QDWI)	< 200% FPL	Only Part A premiums		
	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		
Full Dual-Eligible	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 statefunded 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.

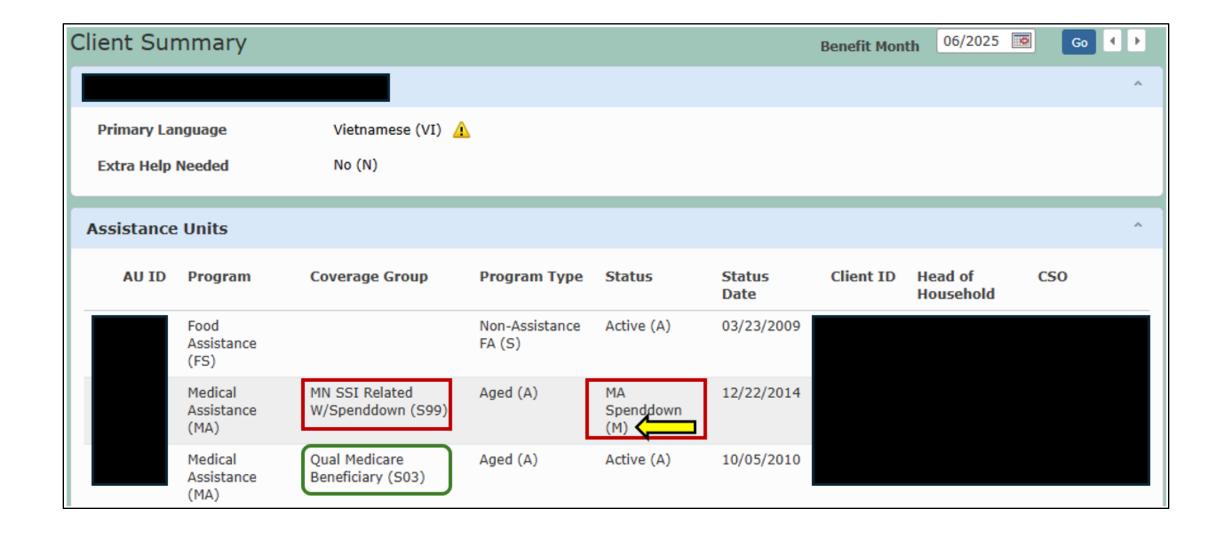
- Clients on a Medicaid spenddown do **not** qualify for Medicaid benefits but may be eligible for some assistance through the Medicare Savings Program (MSP) like QMB, SLMB, QI1 (Help paying their Medicare Part B Premium only).
- > Once a client's medical expenses total the member's spenddown amount, 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

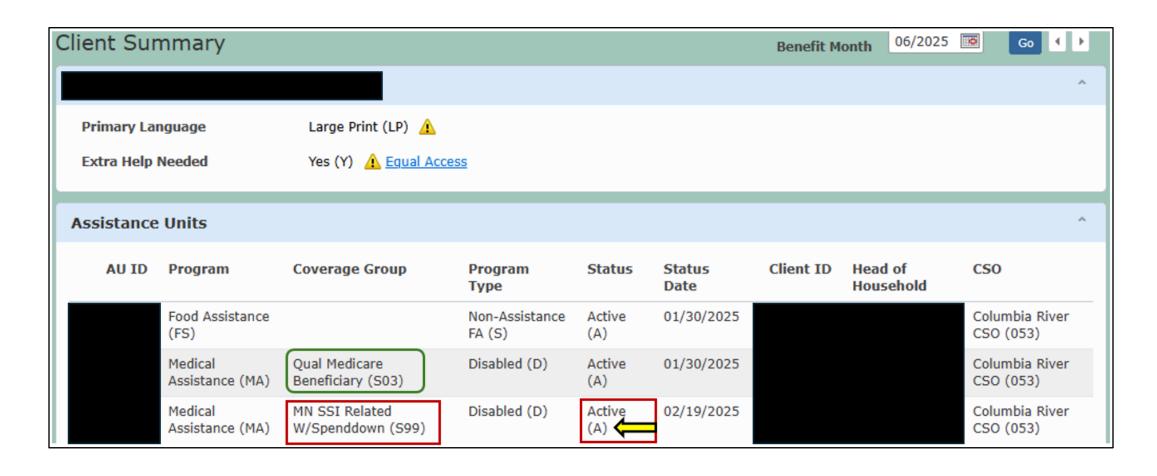
ACES Screen Active MSP and Pending Spenddown (M-status)



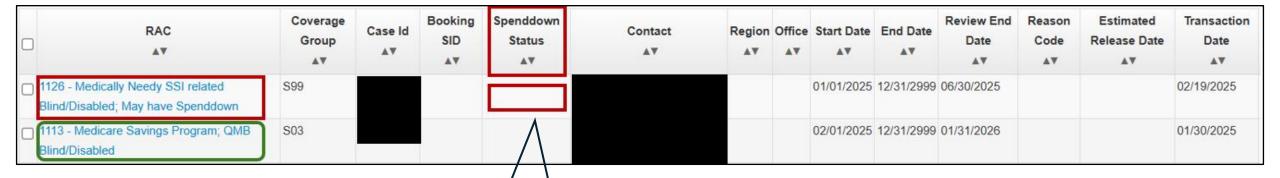
P1 Screen Active MSP and Pending Spenddown

	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 ▲▼
	1112 - Medicare Savings Program; QMB; 65+	S03							11/01/2010	12/31/2999	05/31/2026			10/05/2010
_	1124 - Medically Needy SSI related => 65; May have Spenddown	S99			Pending				01/01/2025	12/31/2999	11/30/2024			11/30/2024
\sim	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 (Astatus)



P1 Screen Active MSP and Active Spenddown



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

Vanessa.Sherrill@dshs.wa.gov

Dual Medicare - Medicaid