

SHIBA MSP (SLMB) workbook

March 1, 2024

Statewide Health Insurance Benefits Advisors
(SHIBA)

Table of contents

Message from the SHIBA program team	4
Medicare Savings Program overview.....	5
About the Medicare Savings Programs.....	5
Program 1.....	5
Program 2.....	5
Program 3.....	5
Program 4.....	5
Medicare Help Aid Rainbow chart.....	6
Income comments.....	6
Household size comments.....	7
Case scenario:	8
MSP & income.....	9
Medicaid definition is for Income, as it relates to MSP	9
Countable Income definition	9
Asking income questions.....	10
How do you ask a client about their income?	10
MSP & household size.....	11
Asking household questions	12
How do you ask a client household question?.....	12
Complex situations:.....	13
Counseling case work preparation	14
Learning objective	14
Scenario transcript.....	15
Counseling session checklist.....	18
Technical (system-centered)	20
Relational (person-centered)	20
Final reflections.....	21

Learning outcome	21
Appendix A	22
Appendix B	24
Household size.....	24
Effective strategies for asking household size questions and addressing nuances related to adult relationships include:.....	24
Inclusive, person-centered ways of inquiring about household size:	24
Complex situations:.....	25
Appendix C	26
MSP application assistance.....	26
Assistance:.....	26
Inform the client of the following:	26
Appendix D	28
MSP application referrals.....	28
Places to Apply for MSP:.....	28

Message from the SHIBA program team

Dear Volunteers,

As we continue our journey in making a positive Medicare counseling impact, it is essential to equip ourselves with the necessary knowledge and skills. The case scenario and activities included in this workbook aim to enhance your effectiveness as Medicare counselors.

Please take the time to engage with the content, reflect on the case, and make notes on the slide discussions. We encourage you to discuss your thoughts with fellow volunteers during our upcoming sessions.

Thank you for your commitment to making a positive impact, and we hope you find this workbook beneficial in your journey of continuous learning.

Your dedication and efforts contribute significantly to our mission. Thank you for being an essential part of our team.

Best regards,

SHIBA team

Medicare Savings Program overview

About the Medicare Savings Programs (MSP)

There are four programs in Washington state:

Program 1

Qualified Medicare Beneficiary (QMB) Program

- Pays Part A and Part B premiums
- Pays deductibles
- Pays co-payments except for prescriptions

Program 2

Specified Low-Income Medicare Beneficiary (SLMB)

- Pays Part B premium

Program 3

Qualified Individual Program (QI-1)

- Pays Part B premium

Program 4

Qualified Disabled Working Individual (QDWI)

- Pays Part A premium

Medicare Help Aid Rainbow chart

Program	Household size		Need to apply for LIS?	Copay/coinsurance plan's formulary drugs
	1	2		
SSI-Related Medicaid Income Limit (AKA Categorically Needy/CN Medicaid S01, S02)	\$963	\$1,435	NO	Copay: \$1.55 generic /\$4.60 brand Catastrophic Copay: \$0
<i>SSI Resource Limit</i>	<i>\$2,000</i>	<i>\$3,000</i>		
MN – Medically Needy/Spendedown Income basis (S95, S99)	> \$963	> \$963	NO	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
<i>MN Resource Limit</i>	<i>\$2,000</i>	<i>\$3,000</i>		
MSP- QMB Income Limit 100% FPL (S03) No Resource/Asset Limit as of 1/1/2023	\$1,275	\$1,723	NO	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
MSP- SLMB Income Limit 120% FPL (S05) No Resource/Asset Limit as of 1/1/2023	\$1,526	\$2,064	NO	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
MSP- QI-1 Income Limit 135% FPL (S06) No Resource/Asset Limit as of 1/1/2023	\$1,715	\$2,320	NO	
Extra Help Income Limit 135% FPL Apply for MSP to eliminate Resource/Asset Limit	\$1,715	\$2,320	NO <i>If approved for MSP first</i>	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
Extra Help (effective 1/1/2024) Income Limit 135-150% FPL	\$1,903	\$2,575	YES	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
<i>Resource Limit</i>	<i>\$17,220</i>	<i>\$34,360</i>		

Income comments

Income amounts are listed as GROSS, before any deductions. Extra Help (also called low-income subsidy or LIS) is effective 1/2024 ~ MSP is effective with applications submitted 3/2024 or later.

These programs disregard \$20 of monthly income per household, so the listed income levels are \$20 higher than the Federal Poverty Level (FPL).

People with “earned” income (from employment, including self-employment) can have a higher income than what’s shown on this chart. Programs generally count half of someone’s earned income.

Household size comments

This chart stops at a family size of two. Contact the Dept. of Social and Health Services (DSHS)/Health Care Authority (HCA) or the Social Security Administration (SSA) for information on larger families.

Case scenario:

Sarah, a 72-year-old retiree, is navigating her retirement years on a fixed income. Her annual income is \$18,000. What kind of assistance is she eligible for?

Tip: Use the Rainbow chart on page 6.

MSP & income

Medicaid definition is for income, as it relates to MSP

Income is anything you receive during a calendar month and can use to meet your needs for food or shelter. It may be in cash or in kind.

In-kind income is not cash. It is food or shelter, or something you can use to get food or shelter.

Countable income definition

Countable income is the amount left over after:

- Eliminating from consideration all items that are not income; and
- Applying all appropriate exclusions to the items that are income.

Countable income is determined on a calendar month basis.

Notes on income:

Asking income questions

How do you ask a client about their income?

Please write your examples here.

What concerns or/and objections to your questioning can you anticipate?	How would you respond to these concerns or/and objections?
"I have clients who are uncomfortable sharing their income information, despite expressing stress over medical bills. They cite privacy concerns."	I assure them of confidentiality: "Please be assured that any information provided will be confidential."

MSP & household size

The definition we provide is specific to MSP household size. Other Medicaid programs -- as well as the Health Benefits Exchange -- calculate household size differently.

The FPL standard is based on family size. The dollar amount increases as the family size increases.

For purposes of determining eligibility for subsidy by SHIBA volunteer advisors, family size is determined as follows:

The number of individuals that count for family size include:

- One-person household: The client lives alone **or** does not provide support to relatives.
- Two-person household:
 - The client and the client's spouse who lives with the client. The same rule applies whether only the individual files, or both spouses file for subsidy.
 - If the subsidy applicant lives with a relative and provides that relative with at least one-half support.

Notes on household size:

Asking household questions

How do you ask a client household question?

Please write your examples here. Be aware of and sensitive to individual circumstances.

What concerns or/and objections to your questioning can you anticipate?	How would you respond to these concerns or/and objections?
Ex. Unmarried partners live together and share expenses.	If the partners share financial responsibilities and live together as a family unit, they may be counted in the household size.
Ex. An adult child lives with their parents but is financially independent.	If the adult child is financially independent and not claimed as a dependent for tax purposes, they may not be counted in the household size.
Ex. Individual lives with non-relatives	Consider it a one-person family for subsidy determination purposes because an individual does not provide one-half support to any <u>relatives</u> who live in the house.

Complex situations:

If an applicant refuses to state the number of relatives living with them or refuses to provide information about one-half support, explain that we need the information to determine their eligibility for a subsidy and their subsidy amount. Explain that without the information, they may receive less of a subsidy or no subsidy. If the applicant still refuses to provide the information, assume that the applicant lives in a one-person family to determine the FPL. (See Appendix B for more information.)

Counseling case work preparation

Learning objective

By preparing for the call with Laura, you will be equipped to provide her with accurate information, guidance and support regarding her Medicare Part B premium. Your preparation will help ensure that you can effectively assist Laura in finding a solution to her payment difficulties and accessing any available assistance programs.

Laura is 67 years old and lives in Pierce County She is currently enrolled in a Medicare Advantage plan. She's calling because she is struggling to pay her Medicare Part B premium.

You are preparing to return a call to Laura.

Question	Answer
What do you do to prepare for this session?	
What information do you need to convey?	
What would you consider to be in your scope for this session?	

Scenario transcript

Brian: Hi! I'm Brian. I'm a SHIBA volunteer, and I'm returning a call you made to the Office of the Insurance Commissioner's SHIBA program regarding your questions about Medicare Advantage.

Laura: Hey, Brian, I'm Laura. Thanks so much for returning my call. Generally, things are okay with me. But honestly, I'm struggling a little bit with paying the costs for my prescription drugs and my Medicare premium. I heard from a friend that the SHIBA program might be able to help me with that. I'm currently using the VA for some of my prescriptions and some I get by mail order, and then some I just get through my local pharmacy.

Brian: Well, thanks for calling Laura. What I heard there was you are using the VA. So, can I assume that you're a veteran?

Laura: Yes, I am a veteran. I served in Operation Desert Storm. I'm kind of feeling like some of my disabilities come from my time in service, but I haven't actually received any support from the VA, in terms of anything like a pension or any other relief. I do use the VA pharmacy here at Medical Lake for some of my prescriptions. But like I said, I also use mail order and Walgreens. I have a Medicare advantage plan with Aetna, and it cost me \$30 a month. I like it pretty well in general. But honestly, things are pretty tight.

Brian: Okay, well, thank you for your service. I can't help you out with the VA or any of those appeals, but sorry it's been so difficult. What I can help you out with is seeing if we can get you some support for the costs associated with Medicare - that would include the prescription drug coverage and the Medicare Advantage plan premium. There are programs referred to as the Medicare Savings Programs. What they do is they help people to pay for the Medicare premium, and in some cases, they can also cover other expenses, such as out of pocket expenses, copays, deductibles, coinsurance. They can also provide help for prescription drugs. These programs depend on your income and household size. Is it OK if I ask you a few questions about that?

Laura: Yeah, that's fine.

Brian: Okay, thanks. So how many people are in your household?

Laura: Well, it's mainly just me, but my daughter's in grad school, so she spends her school breaks at home with me.

Brian: Okay, just to clarify. Aside from your daughter, you live by yourself?

Laura: Yes. I live by myself. I'm actually recently widowed. So, it's just me.

Brian: I'm really sorry to hear that. I'll take a note that your household size is one. For the next questions. I'll be asking you about your personal income to see if you qualify for having your Medicare Part B premium -- which is about a \$175 a month -- paid by the state. Would you say your income is more than \$660 per month?

Laura: Well, what if I don't know the *exact* number? I don't want to get in trouble or anything.

Brian: You can just give your best honest, guess off the top of your head to see what you qualify for. Later on, when we fill out the application, we can get a more accurate number.

Laura: Oh, I understand. I don't mind talking about it or anything. After years of being the military. Everybody kind of figures out what everybody earns. So, my current income, all I have is my social security check, which is about \$1,400 a month. I don't have any retirement or any other kind of pension. I wasn't a career, military pension, or anything. I just served my four years and took advantage of the GI bill. So, it's just my social security at about \$1,400 a month.

Brian: So, it's possible you might qualify for a program we call SLMB, which stands for specified low-income Medicare beneficiary. That means you'd be entitled to have the Part B premium added back to your social security check every month. If you like, I can certainly help you apply for that.

Laura: Yeah, that would be great.

Brian: I wouldn't be the one determining your final eligibility. That will be done by a different state agency: the Washington State Health Care Authority, which is our state Medicaid agency. I can certainly help you apply for it - **not** guaranteed - - but I feel like, based on our conversation, there's a good chance you'd be eligible.

Laura: How difficult is the application gonna be?

Brian: Honestly, it's something you could fill out online by yourself, if you're comfortable using a computer - or I can help you fill it out. Another option is I can refer you to the state Medicaid agency or a local Area Agency on Aging. They have staff who are experts at helping people fill out applications. So, whatever works best for you, honestly.

Laura: I feel like since we've already connected, I would like it if we could just go through it together over the phone. But would you mind doing the computer part? I'm not really good at that stuff, and I have a little anxiety about it. If you'd be willing to run the computer, and maybe you could just ask me the questions that would be really helpful.

Brian: Yes, I'd be happy to help you out with that.

Laura: Okay, how long is it going to take? I wasn't really prepared to talk for too long today.

Brian: I understand. Well, probably roughly 30 minutes to complete the application. I'd be happy to schedule a follow up appointment with you, and we could go through the application, if that works for you.

Laura: Sure, that sounds good. Let's schedule a follow up.

Brian: Just let me know what day and times are good for you, and I can work around that.

Laura: Okay – and is there anything I need to be ready for this? Do I need paperwork or anything like that?

Brian: So, you'll want the amount you receive from social security as well as any other income you receive. Also, for utility bills and rent, how much you pay for that.

Laura: Sounds good. Thanks, Brian.

Brian: Sure. I'm looking forward to talking to you next time, Laura.

Counseling session checklist

Income-related counseling session checklist for skills assessment	Yes/ No or N/A	Comments
1. Introduction: The why & how of income screening		
Explain the purpose of income screening: Identifying eligibility for assistance programs that reduce healthcare and prescription costs.		
2. Eligibility determination		
Emphasize that assistance program eligibility is based on income and household size.		
Clarify that programs are offered through DSHS, and decisions are made by them. However, we can assist in assessing potential eligibility and guide through the application process.		
3. Client engagement		
Ask the client if they would like assistance in answering eligibility questions related to income and household size.		
4. Screening process		
4 a. Marital status:		
Single: Proceed		
Married: Is spouse also on Medicare?		
Yes: 2-person/married household		
No: 1-person/single household		
Any dependents? (Refer to DSHS)		
Are you working and eligible for disability? (Refer to DSHS)		

4 b. Income assessment		
Determine total monthly income, including Social Security, retirement benefits and other monthly payments.		
Use the updated rainbow chart to identify eligibility and level.		
Is the income over or under \$1,715 (Single)/\$2,320 (Married) (MSP max income)?		
Over: Is it over \$1,903/\$2,575 (LIS Level)?		
Under: Determine monthly income.		
Probably eligible: Check if they already have MSP.		
5. MSP verification		
Ask if Part B is being deducted from Social Security.		
Inquire about possession of a ProviderOne card.		
Ask about any history of Medicaid or state assistance.		
<i>(Unsure? Check: Call HCA Self-help line at 1-800-562-3022 with Social Security or ProviderOne # for enrollment verification.)</i>		
6. Resource and asset consideration		
Explain whether resources and savings are considered for eligibility.		
MSP: No		
Medicaid: Yes (screen using maximums for the appropriate program)		
7. Planning next steps		
Discuss the next steps:		
Application process		
Referral to ALTC		
Setting up a follow-up appointment		

Technical (system-centered)

Tip: Outline the different choices and options available to the person.

Relational (person-centered)

Tip: Facilitate a conversation that explores the advantages and disadvantages of each option, taking into consideration the individual's preferences and needs.

Final reflections

Learning outcome

Do you feel more confident explaining to clients the benefits provided by MSP?

Do you feel more confident articulating the eligibility criteria for the Medicare Savings Program (MSP)?

Share an idea for how the SHIBA team and sponsors can help support the volunteer advisors even more/better via email at:
OICMedicareTrainingFeedback@oic.wa.gov

Thank you for your participation.

Appendix A

Income is an important factor when it comes to eligibility for Medicare Savings Programs.

When collecting financial information for Medicare assistance programs, it's crucial to approach the inquiry with sensitivity and respect for the individual's privacy.

Here are some tips on how to broach the topic effectively:

Frame it as a common concern:

Share that many individuals, regardless of their financial situation, consider the costs associated with healthcare. This can help normalize the discussion and make the individual feel less alone in their concerns.

Explain the purpose:

Explain why you need their income information. Assure them that it is necessary for determining eligibility for certain programs that can potentially reduce their health care costs.

Give options:

Offer different ways for them to share income information, such as providing a range or an estimate if they are uncomfortable sharing exact figures. Assure them that you understand that circumstances can change.

Emphasize confidentiality:

Assure them that any income information provided will be kept confidential and used only for the purpose of determining eligibility for assistance programs. Highlight that their privacy is a priority.

Income Inquiry:

To explore potential savings opportunities, could we discuss your current income and see if you might qualify for the Medicare Savings Program?

To make sure you're getting the most out of your Medicare benefits, I'd like to talk with you about your income. There's a program called Medicare Savings Program that could offer you some financial assistance. Are you open to discussing this option?

Thank you for your time. To ensure you're aware of all available assistance, I'd like to discuss your income and the potential eligibility for the Medicare Savings Program. Can we go over some details together?

Can you please share with me your current monthly/yearly income to help us determine eligibility for Medicare assistance programs?

Would you mind sharing your income with me? We have programs that, depending on your income, might qualify you for savings on premiums and co-insurance.

I'm here to help you make the most of your Medicare benefits. To provide personalized guidance, could you share a bit about your current income?

How comfortable are you with your current healthcare expenses, and are there specific areas where you would like to save money?

To better assist you with your Medicare options, could we discuss your current income situation?

By approaching these questions with empathy, assurance of confidentiality and an understanding of the sensitivity surrounding financial matters, we can create a respectful environment for individuals to share the necessary information for evaluating their eligibility for assistance programs.

Appendix B

Household size

Effective strategies for asking household size questions and addressing nuances related to adult relationships include:

- Using clear and inclusive language in interviews.
- Providing guidance and examples to help individuals determine who should be included in their household.
- Allowing flexibility to account for various living arrangements and family structures.
- Considering individual circumstances and relationships on a case-by-case basis.
- Ensuring confidentiality and sensitivity when discussing personal and familial relationships.

Inclusive, person-centered ways of inquiring about household size:

- Who do you consider to be part of your household or family unit for financial and living arrangements?
- When reflecting on your household, who are the individuals with whom you share your living space and expenses in the context of tax filing?
- In determining household size, we consider anyone who shares your living space and contributes to your financial obligations. Can you specify the number of individuals in your household?
- To ensure an accurate assessment of eligibility, we aim to comprehend your household composition based on tax filer status. Your household encompasses all those who reside with you and share financial responsibilities. Could you please provide us with your household information you use for tax filing purposes?

Complex situations:

If an applicant refuses to state the number of relatives living with them or refuses to provide information about one-half support, explain that Medicaid will need the information to determine their eligibility for a subsidy and their subsidy amount. Explain that without the information, they may receive less of a subsidy or no subsidy.

For more examples of complex situations, please see Social Security Administration website:

<https://secure.ssa.gov/poms.nsf/lnx/0603020055#:~:text=Individual%20lives%20alone%20or%20does,for%20a%20one%2Dperson%20family.>

Appendix C

MSP application assistance

Assistance:

How to Apply YouTube video from [Washington State Department of Social and Health Services](#).

Below is a general guide to the [Medicare Savings Program \(MSP\)](#) application process:

Examples of documentation that may be required for an MSP application include:

- Social Security card
- Medicare card
- Birth certificate, passport or green card
- Proof of address (e.g., electric or phone bill)
- Proof of income (e.g., Social Security Administration award letter, income tax return, pay stub)

Printable paper application:

<https://www.dshs.wa.gov/sites/default/files/forms/pdf/14-001.pdf>

Inform the client of the following:

Client should be sent a Notice of Action within 45 days of filing an application.

- This notice will inform them of their application status.
- If a client receives a denial and are told they do not qualify for an MSP, they have the right to request a fair hearing to challenge the decision.
- If a client receives [an approval](#):
 1. And are found eligible for SLMB or QI, the state will pay their Part B premium starting the month indicated on their Notice of Action. However, it may take several months for the Part B premium (\$174.70 in

2024) to be added back to their monthly Social Security check. They should be reimbursed with a lump-sum check for each month that their premium should be paid for.

2. And found eligible for QMB, their benefits begin the next month.
- If they do not receive a Notice of Action within 45 days, they must contact the Medicaid office.

If they are approved, they will need to renew (recertify) their MSP every year. If they do not receive a notice in the mail to recertify, they must contact the local Medicaid office and ask what they need to do to make sure they receive their MSP benefits in the following year.

Appendix D

MSP application referrals

Remind a client that they may be required to have the following documentation ready:

Examples of documentation that may be required for an MSP application include:

- Social Security card
- Medicare card
- Birth certificate, passport, or green card
- Proof of address (e.g., electric or phone bill)
- Proof of income (e.g., Social Security Administration award letter, income tax return, pay stub)

Places to Apply for MSP:

1. Online at Washington Connection:
<https://www.washingtonconnection.org/home/>.
2. Call the Customer Service Contact Center at 877-501-2233.
3. Submit a paper HCA 13-691 Application for Medicare Savings Program (wa.gov) or submit Form HCA 18-005 Application for aged, blind, disabled/long-term if applying full Medicaid coverage (wa.gov).
4. MSP applications can also be initiated at SSA. These applications are sent electronically by SSA directly to Automated Client Eligibility (ACES) for auto-screening into ACES as a pending application. See Applications for Assistance - Special Situations document for more information.
5. A person reapplying for MSP can use any of the forms: 18-005, 13-691, 14-078 or ACES Interactive Declaration (IID).
6. An applicant can apply or reapply by mail (printable paper application: <https://www.dshs.wa.gov/sites/default/files/forms/pdf/14-001.pdf>), by phone or in person.
7. A face-to-face interview is not required.

8. Individuals receiving SSI (S01) and MSP do not need to reapply or be recertified unless their SSI benefits end.
9. Individuals who are currently Categorically Needy (CN) and become Medicare eligible should have MSP added whenever discovered. Treat this situation as a change of circumstances and process without an application. Applicants with other health insurance coverage need to complete a DSHS Third Party Liability 14-194 form. For more information, refer to [the Coordination of benefits with the Washington State Health Care Authority](#).
10. See the [Medicare Savings Programs Desk Aid for a useful overview of the programs](#).

Please see Washington State Health Care Authority for more information about the Medicare Savings Program:

<https://www.hca.wa.gov/free-or-low-cost-health-care/i-help-others-apply-and-access-apple-health/medicare-savings-program-msp>