



Screening clients during IEP, GEP & losing Medicaid

Important resources you should have

This PowerPoint presentation:

2023 Rainbow chart

- https://www.insurance.wa.gov/sites/default/files/documents/medicare-help-rainbow-chart_8.pdf



A glimpse of what's to come

- Screening clients in IEP.
- Screening clients in GEP.
 - Mock counseling session.
- Counseling clients losing Medicaid.



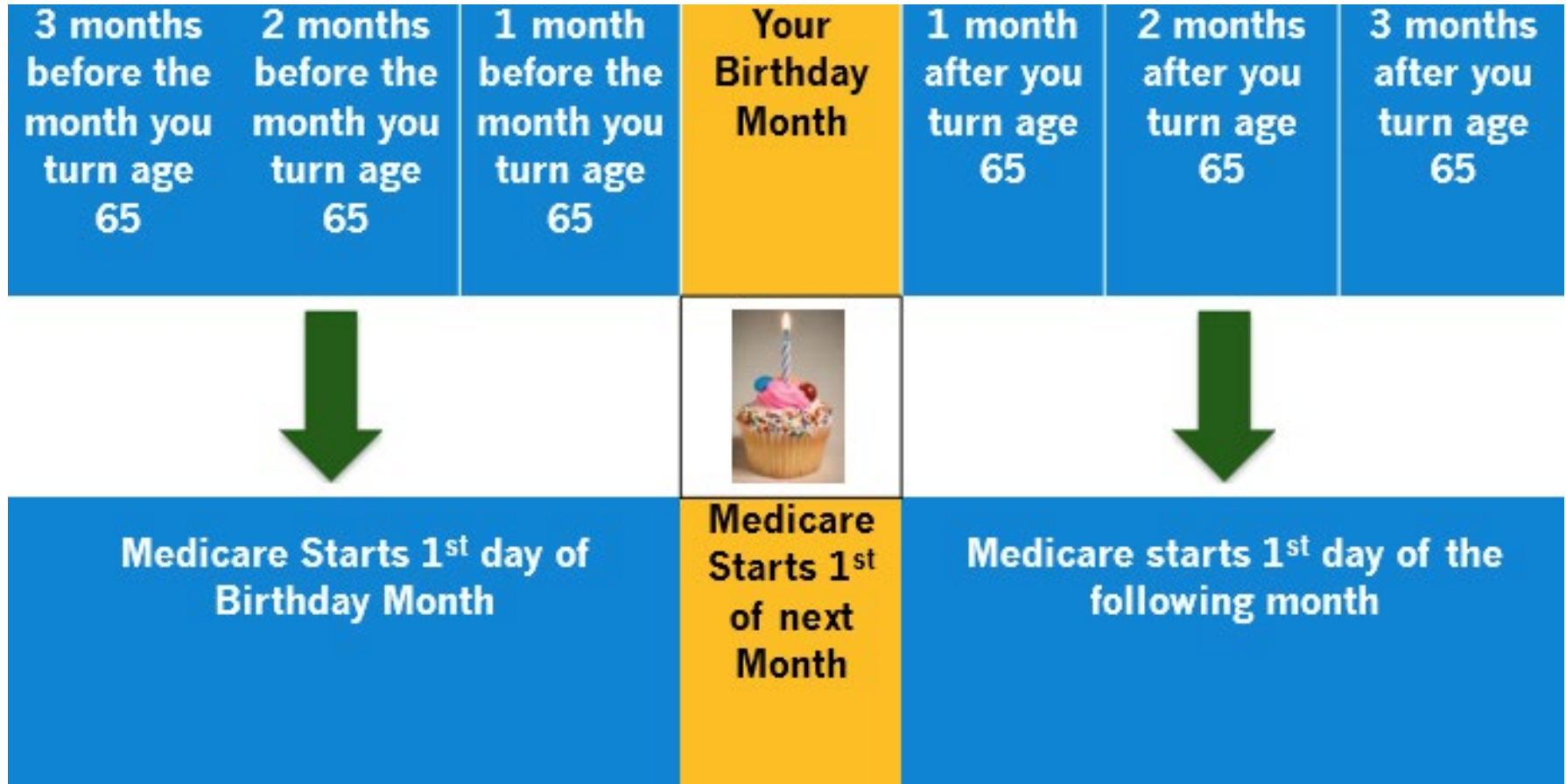
Housekeeping

Please honor the following requests:

- There will be specific question times.
- Send questions to "Chat Monitor."
- Mute yourself.
- Raise your hand.
- Limit your questions to the material we are covering.

Screening clients in their IEP

IEP overview








IEP scenario

Corrina is turning 65 in May. She will collect \$1,225 in Social Security each month and has no other income. Corrina has \$23,000 in a savings account for emergencies.

General Enrollment Period (GEP) overview

- A time for those who missed their initial Medicare enrollment window to enroll in Medicare Parts A and/or B.
- January 1st – March 31st.
- Part B starts first of following month.
- Part A enrollment up to six months retroactive.



| General Enrollment Period January 1 – March 31 | | |
|---|--|---|
| Sign up for Part B | | |
| January | February | March |
|  |  |  |
| Part B Starts | | |
| February 1 | March 1 | April 1 |

Mock counseling scenario



GEP scenario

My name is John, and I was referred to your services through DSHS. My father desperately needs help applying for Medicare Part B & D. He has cancer and is currently in an assisted living facility. He can't afford his oncology treatments and medications. I do not know how to get him the help he needs to apply for Medicare.

Losing Medicaid

End of auto-renewals

- Medicaid renewal requirements were detached from the end of the public health emergency (PHE) and start on their regular cycle in April.
- This will primarily effect MAGI Medicaid clients who turned 65 during the PHE.
- The normal recertification process begins April 1st and must be initiated within 12 months.
- Screen for MSPs.
- More on counseling Medicaid clients in future CEs.

Rainbow chart

Medicare help 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) | \$914 | \$1,371 | NO | Copay: \$1.45 generic /\$4.30 brand Catastrophic Copay: \$0 |
| <i>SSI Resource Limit</i> | <i>\$2,000</i> | <i>\$3,000</i> | | |
| MN – Medically Needy / Spenddown Income basis (S95, S99) | > \$914 | > \$914 | NO | Copay: \$4.15 generic/\$10.35 brand Catastrophic Copay: \$0 |
| <i>MN Resource Limit</i> | <i>\$2,000</i> | <i>\$3,000</i> | | |
| MSP- QMB Income Limit 100% FPL (S03) <i>No Resource/Asset Limit as of 1/1/2023</i> | \$1,235 | \$1,663 | NO | Copay: \$4.15 generic/\$10.35 brand Catastrophic Copay: \$0 |
| MSP- SLMB Income Limit 120% FPL (S05) <i>No Resource/Asset Limit as of 1/1/2023</i> | \$1,478 | \$1,992 | NO | Copay: \$4.15 generic/\$10.35 brand Catastrophic Copay: \$0 |
| MSP- QI-1 Income Limit 135% FPL (S06) <i>No Resource/Asset Limit as of 1/1/2023</i> | \$1,660 | \$2,239 | NO | |
| Full Extra Help Income Limit 135% FPL (Apply for MSP, then will not have any Resource/Asset Limit) | \$1,660 | \$2,239 | NO <i>If applied for MSP and approved first</i> | |
| Partial Extra Help Income Limit 150% FPL | \$1843 | \$2485 | YES | Coinsurance: 15% Catastrophic Copay: \$4.15 generic/\$10.35 brand |
| <i>Partial Extra Help Resource Limit</i> | <i>\$16,660</i> | <i>\$33,240</i> | | |

Looking forward

Can't get enough?

- Join us for SHIBA Lunch & Learn.
- 2nd Thursdays of each month.
- 11 a.m. – 12 Noon.
- Register in advance for this meeting:
 - https://wa-oic.zoom.us/meeting/register/tZEuc-mupzsoGtYfm4hRHILyA3_wHg4xKQTN

Resources

Washington Apple Health overview

- <https://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf>

Medicare Savings Programs application guide

- <https://www.insurance.wa.gov/sites/default/files/documents/msp-application-guide.pdf>

MSP data

- <https://www.macpac.gov/wp-content/uploads/2017/08/MSP-Enrollees-and-Eligible-Non-Enrollees.pdf>

IEP, GEP and SEP job aid

- <https://www.insurance.wa.gov/media/10955>

Counseling checklist

- <https://www.insurance.wa.gov/media/11358>