



Screening for Medicare Savings Programs and Medicaid

Important resources you should have

This PowerPoint presentation

- Found on MY SHIBA website

Rainbow Chart

- https://www.insurance.wa.gov/sites/default/files/documents/medicare-help-rainbow-chart_6.pdf

Healthcare Authority phone tree

- https://www.insurance.wa.gov/sites/default/files/documents/calling-hca-medicaid-phone-system_1.pdf

A glimpse of what's to come

- Screening for Medicare Savings Programs (MSP)
- Screening for Medicaid
- Application Assistance
- STARS data entry

Housekeeping

Please honor the following requests:

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

Poll

How often do you screen clients for low-income programs?

- Always
- Often
- Sometimes
- Never

Poll

Conversations on investment and retirement accounts count as income screening.

- True
- False

Importance of screening clients

Be sure to screen **every** client for low-income programs.

MSP enrollment of eligible adults:

- QMB – 53.1%
- SLMB – 32.2%
- QI-1 – 15.1%

LIS/Extra Help automatic enrollment

All beneficiaries enrolled in Medicaid and MSP programs are automatically enrolled in LIS/Extra Help.

- No separate application for LIS is needed.

Medicare Savings Programs (MSP)

QMB, SLMB, and QI-1

What is a Medicare Savings Program?

- Medicare Savings Programs (MSPs) are state programs that assist with paying Medicare costs.
- These are assistance programs, not insurance plans.

Qualified Medicare Beneficiary (QMB)

QMB pays for **Part A and B premiums** and:

- Deductibles
- Co-pays
- Co-insurance

Clients must be < 100% FPL.

Specified Low-income Medicare Beneficiary (SLMB)

SLMB pays for Part B premium.

Client's income is < 120% FPL.

Qualified Individual (QI-1)

QI-1 pays for Part B premium.

Client's income is < 135% FPL.

Medicaid

Categorically Needy (CN) Medicaid

CN Medicaid eliminates cost sharing and offers these benefits:

- Dental coverage
- Transportation for medical appointments
- Enhanced mental health benefits
- Hearing aids and exams
- Vision exams and discounts on vision hardware
- Some over-the-counter (OTC) drugs

Medically Needy (MN) Medicaid

MN Medicaid eliminates cost sharing and offers these benefits:

- Dental coverage
- Transportation for medical appointments
- Enhanced mental health benefits
- Hearing aids and exams
- Vision exams and discounts on vision hardware
- Some over-the-counter (OTC) drugs

Rainbow Chart

Rainbow Chart – first page

Program income limit <i>Program resource limit</i> <small>Saved to W: Drive</small>	Household size See notes about who is counted					
	1	2	3		4	
SSI-related Medicaid Income Limit (AKA Categorically Needy/CN Medicaid S01, S02)	\$861	\$1,281	Check with DSHS/HCA		Check with DSHS/HCA	
<i>SSI Resource Limit</i>	\$2,000	\$3,000	Check with DSHS/HCA		Check with DSHS/HCA	
MN – Medically Needy / Spenddown Income basis (S95, S99)	> \$861	> \$861	> \$861		> \$861	
<i>MN Resource Limit</i>	\$2,000	\$3,000	\$3,050		\$3,100	
MSP- QMB Income Limit 100% FPL (Federal Poverty Level) (S03)	\$1,153	\$1,546	\$1,939		\$2,333	
MSP- SLMB Income Limit 120% FPL (S05)	\$1,379	\$1,851	\$2,323		\$2,795	
MSP- QI-1 Income Limit 135% FPL (S06)	\$1,549	\$2,080	\$2,611		\$3,142	
Full Extra Help Income Limit 135% FPL	\$1,549	\$2,080	\$2,611		\$3,142	
<i>Full Extra Help Resource Limit</i>	\$9,900	\$15,600	\$9,900*	\$15,600*	\$9,900*	\$15,600*
Partial Extra Help Income Limit 150% FPL	\$1,719	\$2,309	\$2,899		\$3,489	
<i>Partial Extra Help Resource Limit</i>	\$15,510	\$30,950	\$15,510*	\$30,950*	\$15,510*	\$30,950*

Poll

What is QMB?

- Medical insurance
- MSP
- Both
- Neither

Rainbow Chart - QMB

Program name	General eligibility information	What it covers (in general)	Action to take
<p>Medicare Savings Program- QMB (DSHS) (S03)</p>	<p>Must be entitled to Medicare (any age) For QMB:</p> <ul style="list-style-type: none"> Income less than 100% FPL <p>See <i>Eligibility Overview</i> at: https://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf</p> <p>Sometimes people who apply for a MSP are also put on a spenddown (see Medically Needy section).</p> <p>A person who has QMB does not have to meet their spenddown amount before they get help with their Medicare Part A or B copayments or deductibles.</p>	<p>QMB program acts as a cost-sharing program. It is not the same as full CN Medicaid. It covers</p> <ul style="list-style-type: none"> Medicare Part A premium Medicare Part B premium Medicare A or B co-payments or deductibles covered, as long as providers accept both Medicare and Medicaid. If they join a MA PD plan, will not have co-pays or deductibles for anything Original Medicare A/B would cover Providers are PROHIBITED by CMS to charge co-pays or other cost-sharing, except for prescriptions. See: https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNMattersArticles/downloads/se1128.pdf Automatically (“deemed”) eligible for Extra Help Part D will cover Rx May have small Part D co-pays. 	<ul style="list-style-type: none"> Apply online at www.washingtonconnection.org, or by paper application HCA 18-005 Explain to clients DSHS will pay their monthly Medicare Part A and B premiums, and they should not be billed for any remainder after Medicare pays for Part A and B-covered services. Tell clients to show their Medicare/MA plan card and their Provider One (Medicaid card) to all providers. Check to make sure clients are in the most affordable Part D or MA plan for their needs. They may still have small drug co-pays. Remind them they must respond to Eligibility Reviews from DSHS (usually once per year).

Poll

Which MSP program pays both Part A and Part B premium?

- A. QMB
- B. SLMB
- C. QI-1
- D. All of the above

Application Assistance

When, where, and how to apply

- No more than two weeks before Medicare start date
- Department of Social and Health Services (DSHS) CSO (in-person)
- [WashingtonConnection.org](https://www.washingtonconnection.org)
- Paper application through the mail

Scope

What do SHIBA volunteers do?

- Screen and provide application assistance

What does DSHS do?

- DSHS reviews application and sends eligibility determination letter

Washington Connection



<https://www.youtube.com/watch?v=51ebbn5sB-4>

Provider 1 Card

Only necessary for Medicaid and QMB clients.



STARS Entry

STARS Entry

- MIPPA - Yes
 - Income screening counts
- Beneficiary Monthly Income – select the appropriate response

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>