Special Need Plans: Qualifying with Medicaid

Overview

- Medicaid is a program run at the state level that assists individuals of low income with a multitude of expenses, most notably medical care.

- Specifically, in regards to Senior Market business, we will discuss how Medicaid impacts those people who are also on Medicare.

- These people are called Dual Eligibles.

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Medicare Savings Plans

- The way that Medicare & Medicaid generally work together is through Medicare Savings Programs (MSP).

- There are 3 distinct levels of MSP's:

  - Qualified Medicare Beneficiary (QMB)

  - Specified Low-Income Medicare Beneficiary (SLMB)

  - Qualifying Individual (QI)

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Special Need Plans: Qualifying with Medicaid

Monthly Income Limits of 2017

Program Level	Individual	Married Couple
QMB	$1060	$1430
SLMB	$1269	$1711
QI	$1426	$1923

Resource limits for the QMB, SLMB, and QI Medicare Savings Programs are $7,730 for one person and $11,600 for a married couple.

*These are the 2020 numbers. They may need adjusted year to year.

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How Do Consumers Apply?

Consumers will need to call their state's Medicaid offices in order to apply for assistance.

The contact information for all states can be found at:
http://www.medicare.gov/contacts/

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How Do Consumers Apply?

How Do MSP's Help Consumers?

Program Level	Part B Premiums	Part A Medicare Cost Sharing
QMB	✔	✔
SLMB	✔	—
QI	✔	—

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How Do MSP's Affect Plan Choice?

- While all consumers who are on MSP's can technically join a Dual Eligible SNP, it is not an appropriate plan choice for everyone.

- Only QMB's should be routed into an SNP.

- SLMB's & QI's should be routed into a regular Medicare Advantage product, due to the fact that their cost sharing is not covered by the state.

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QMB's and Dual Eligible SNP

- Once enrolled in a Dual Eligible SNP, consumers will not experience any real change to their Medical or Prescription cost sharing.

- The typical reasons to enroll a qualified consumer into a Dual Eligible SNP are:
  - Increased provider access
  - Value Added Benefits
  - Clinical Care Model

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