Community Services Division

Adult Medical Programs

Classic Medicaid

Medicare Savings Programs
What’s the Difference?

Classic Medicaid

- Classic Medicaid programs pay for doctors bills, hospital bills, prescriptions, etc.


- Classic Medicaid programs have income and resources limits.

- If over the income limit, a client might have a “spenddown” to meet before coverage begins.
Medicare Savings Programs (MSP) pay Medicare premiums and some deductibles/co-insurances and copayments.

Aliases include: ‘Qualified Medicare Beneficiary (QMB),’ ‘Special Low-Income Medicare Beneficiary (SLMB),’ and ‘Qualified Individual’ (QI-1).

Medicare Savings Programs have an income and resource limit.
Classic Medicaid Medical
SSI-Related Medical Eligibility

- Must be Citizen; National; Qualified Alien*
- Must be a WA Resident
- Have a valid Social Security Number or applied for one
- Under income limit (same as SSI standard) for categorically needy coverage
- Under Resource limit
- Must be 65+ or blind or disabled

<table>
<thead>
<tr>
<th>HH</th>
<th>MN Standard</th>
<th>Resource Limit</th>
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<tbody>
<tr>
<td>1</td>
<td>771</td>
<td>2000</td>
</tr>
<tr>
<td>2</td>
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</tr>
<tr>
<td>3</td>
<td>771</td>
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</tr>
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<td>8</td>
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<tr>
<td>10+</td>
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<td>3400</td>
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* Exempt from five-year bar or have met the five-year bar
• Take the client’s gross income
• If client has unearned income, subtract $20
• If client has earned income, subtract $65 and then divide earned income by $2
• Add up remaining income to determine countable income
• Subtract any health insurance premiums
  **unless person is on Medicare Savings Prog.
• Subtract any deemed income for dependents or spouses
• If income is below SSI standard, client is eligible for S02 (Categorically Needy Medical)
NGMA-Non Grant Medical Assistance

- Claiming Disability
- Not receiving SSDI or SSI
- Not Aged (under 65)

- DDDS must make the disability determination
- Either approve Classic Medicaid, Spenddown or deny based on the NGMA decision
- Denied NGMA clients are referred for MAGI medical
The Medicare Savings Program
Medicare Savings Program
Eligibility Criteria

- Must receive Medicare Part A
- Must be a Citizen, US National, Qualified Alien*
- Must be a WA Resident
- Must have income under:
  - 100% FPL for QMB;
  - 120% FPL for SLMB;
  - 135% FPL for QI-1.
- Must have resources under $7730 (single adult) or $11,600 (couple) – as of 7/1/2019
S03/S05/S06 coverage?

- **QMB (S03)** pays: Medicare Part A and Part B premiums, Medicare co-insurances, deductibles and co-payments.

- **SLMB (S05)** pays: Medicare Part B Premium with retroactive coverage effective up to 3-month prior to the application date.

- **QI-1 (S06)** pays: Medicare Part B Premium with retro effective up to 3-month prior to the application date.
How to Determine MSP Eligibility

- Take the client’s gross income
- If client has unearned income, subtract $20
- If client has earned income, subtract $65 and then divide earned income by ½
- Add up remaining income to determine countable income
- Subtract any health insurance premiums
  **except any Medicare premiums**
- Subtract any deemed income for dependents or spouses
How to Determine MSP eligibility

Example: Mark is single and receives $1000 per month in Social Security Benefits.

$1000 gross income
- $20 standard deduction
  $980 countable income

Income limit for single adult:

QMB = $1041
SLMB = $1249
QI-1 = $1405
Classic DSHS Medicaid Programs

- Community Services Division - Customer Service Contact Center:
  - 1-877-501-2233
  - 1-877-980-9220 (Answer Phone)
  - 1-888-338-7410 (FAX)
- Apply @ washingtonconnection.org
MAGI (Modified Adjusted Gross Income) Medicaid

- Health Benefit Exchange (HBE) – To apply:
  - 1-855-923-4633
  - 1-360-841-7620 (FAX)
  - http://www.wahealthplanfinder.org

- Health Care Authority (HCA)
  - Post Eligibility Case Review questions or report changes
  - 1-800-562-3022
  - https://fortress.wa.gov/hca/magicontactus/ContactUs.aspx
Cash Programs:

- Aged, Blind or Disabled (ABD)

Links: [dshs.wa.gov/esa/community-services-offices/aged-blind-or-disabled-cash-assistance-program](dshs.wa.gov/esa/community-services-offices/aged-blind-or-disabled-cash-assistance-program)
Cash Programs:

Housing and Essential Needs

Link:  [dshs.wa.gov/esa/community-services-offices/housing-and-essential-needs]
Medical Care Services (MCS)

• Provides health care to those unable to access other programs due to their immigration status and are legally present and recipients of:
  - Aged, Blind, or Disabled (ABD) cash assistance.
  - Housing and Essential Needs (HEN) referral.

• Income and resource requirements for ABD and HEN must be met prior to approval of MCS
Cash Programs:

- Temporary Assistance for Needy Families (TANF)
- Diversion Cash Assistance (DCA)
- State Family Assistance (SFA)

[Links to websites for more information]

dshs.wa.gov/esa/community-services-offices/tanf-and-support-services

dshs.wa.gov/esa/division-child-support
Questions?

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