

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.
- Aliases include: 'NGMA medical', 'Categorically Needy', 'Spendedown', and 'SSI Related.
- Classic Medicaid programs have income and resources limits.
- If over the income limit, a client might have a "spendedown" to meet before coverage begins.

What's the Difference?

Medicare Savings Programs

- 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.

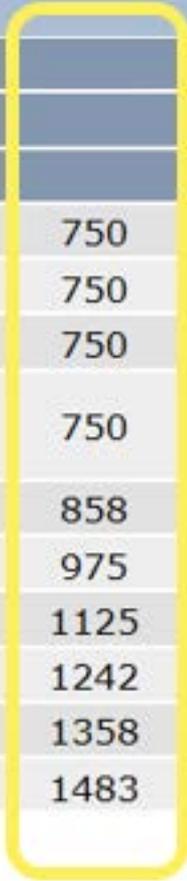
Classic Medicaid Medical



SSI-Related Medical Eligibility

Transforming
Lives

- 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



HH		Resource Limit
1	750	2000
2	750	3000
3	750	3050
4	750	3100
5	858	3150
6	975	3200
7	1125	3250
8	1242	3300
9	1358	3350
10+	1483	50

* Exempt from five-year bar or have met the five-year bar



Spenddown Eligibility Criteria

- Must be Citizen; National; Qualified Alien*
- Must be a WA Resident
- A valid Social Security Number or have applied
- Under resource limit
- Must be 65+ or deemed disabled or blind
- Not eligible for MAGI medical through Health Plan Finder** (or needs long term care services not available through MAGI)



**How to
Calculate a
Spendedown
Amount**

- Take the client's gross income
- Subtract \$20.00 Standard Deduction
- Subtract the SSI payment Standard (\$750.00 currently)
- Subtract any health insurance premiums
**unless person is on Medicare Savings Prog.
- Subtract any deemed income for dependents or spouses
- Multiply the 'net income' by the spenddown period. Default of 6-month. But, clients can choose a 3-month spenddown base period.



**How to
Calculate a
Spendedown
Amount**

Example: Mark receives \$1055/month in Social Security Benefits. No current health insurance, no earned income and no income deeming.

\$1055

- \$20 minus unearned standard income deduction

\$1035 countable income

- \$750 minus the state income limit MN one person

\$285 per month “excess income”



Spenddown - Base Periods

- The base period is the number of months used to calculate the spenddown liability amount
- Base periods can be selected in either 3 or 6 month increments
- An individual may also request retroactive coverage for any or all of the 3 months prior to the month of application

How to
Calculate a
Spendedown
Base Period

**Using the previous example, the client had
\$285 per month in excess income**

Spendedown liability would be calculated as:

- For a 3-month base period: \$855 ($\285×3)
- For a 6-month base period: \$1710 ($\285×6)



Meeting the Spenddown

Transforming
Lives

Clients can either provide proof that they:

- Owe their spenddown amount in out-of-pocket costs
- Paid their spenddown amount in out-of-pocket costs
- Paid Medicare Part A, B, D Premiums (unless on MSP Program)** (two months only w/ MSP approval)



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





Alien Emergency Medical (AEM)

- Does not meet citizenship requirements for Classic Medicaid
- DSHS handles clients that are 65 years-old and older
- Client must have one of the Alien Medical Programs qualifying conditions



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

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 \$7560 (single adult) or \$11,340 (couple) – as of 1/1/18



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
- Subtract \$20.00 Standard Deduction
- 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:

QMB = \$1012

SLMB = \$1214

QI-1 = \$1366

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/magiccontactus/ContactUs.aspx>



Cash Programs:

- Aged, Blind or Disabled (ABD)



Links: 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



Questions?

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