

IHS Medicare Savings Programs (MSP) PowerPoint Slides

Medicare Savings Programs (MSP)

- There are three Medicare Savings Programs
 - Qualified Medicare Beneficiaries (QMB)
 - Specified Low-Income Medicare Beneficiaries (SLMB)
 - Qualifying Individual (QI)
- Individuals may be eligible for QMB or SLMB coverage in addition to other Aged, Blind, Disabled Medicaid programs.
- Non-financial requirements:
 - Social Security Number
 - Montana Resident
 - Citizenship and or immigration status
 - Identity
 - Medicare Hospital Insurance (Part A) entitlement

Medicare Savings Programs (MSP)

- Medicare benefits:
 - Medicare Part A
 - Inpatient hospitalization
 - skilled level nursing home care
 - Medicare Part B
 - Physician services
 - laboratory and x-ray services
 - Medical supplies,
 - Outpatient hospital care
 - Other services

Medicare Savings Programs (MSP)

- MSP program benefits
 - Qualified Medicare Beneficiaries (QMB) includes payment of:
 - Medicare Part A premiums (for individuals who do not receive premium-free Part A coverage)
 - Up to \$413.00/month for 2017
 - Medicare Part B premiums - \$109.00/month or higher depending on the individuals income
 - Medicare deductibles
 - Medicare coinsurance (the cost share amount the recipient is responsible to pay)
 - Specified Low-Income Medicare Beneficiaries (SLMB) includes payment of:
 - Medicare Part B premiums - \$109.00/month or higher depending on the individuals income
 - Qualifying Individual (QI) includes payment of:
 - Medicare Part B premiums - \$109.00/month or higher depending on the individuals income

Medicare Savings Programs (MSP)

- Qualified Medicare Beneficiaries
 - Financial Requirement – at or below 100% of the Federal Poverty Level
 - \$990 for an individual
 - \$1335 for a couple
 - Resource Requirement
 - \$7390 for an individual
 - \$11,090 for a couple
 - QMB coverage begins the first of the month after application (if eligible)
 - QMB cannot be approved retroactively
 - Individuals approved for QMB coverage will be issued a Medicaid card

Medicare Savings Program (MSP)

- Specified Low-Income Medicare Beneficiaries (SLMB)
 - Financial Requirement – 101% - 120% of the Federal Poverty Level
 - \$1188 for an individual
 - \$1602 for a couple
 - Resource Requirement
 - \$7390 for an individual
 - \$11,090 for a couple
 - SLMB coverage begins the first of the application month
 - SLMB may be approved retroactively up to three months prior to application month if eligible
 - SLMB individuals will not be issued a Medicaid card

Medicare Savings Program (MSP)

- Qualifying Individual (QI)
 - Financial Requirement – 121% - 135% of the Federal Poverty Level
 - \$1337 for an individual
 - \$1803 for a couple
 - Resource Requirement
 - \$7390 for an individual
 - \$11,090 for a couple
 - QI coverage begins the first of the application month
 - QI may be approved retroactively up to three months prior to application month if eligible
 - QI individuals will not be issued a Medicaid card
 - Other medical coverage (i.e., medically needy) cannot overlap QI for more than one month
 - Medically needy clients who have not met their spend down for the month can receive QI