

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

QMB Enrollment and Eligibility— What Advocates Need to Know



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- All on mute. Use Questions function for substantive questions and for technical concerns.
- Problems with getting on to the webinar? Send an e-mail to trainings@justiceinaging.org.
- Slides and a recording are available at Justice in Aging – Resources for Advocates – Webinars: <http://www.justiceinaging.org/resources-for-advocates/webinars>. See also the chat box for this web address.

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Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972 we've focused our efforts primarily on populations that have traditionally lacked legal protection such as women, people of color, LGBT individuals, and people with limited English proficiency.

Diversity, Equity, and Inclusion

To achieve Justice in Aging, we must:

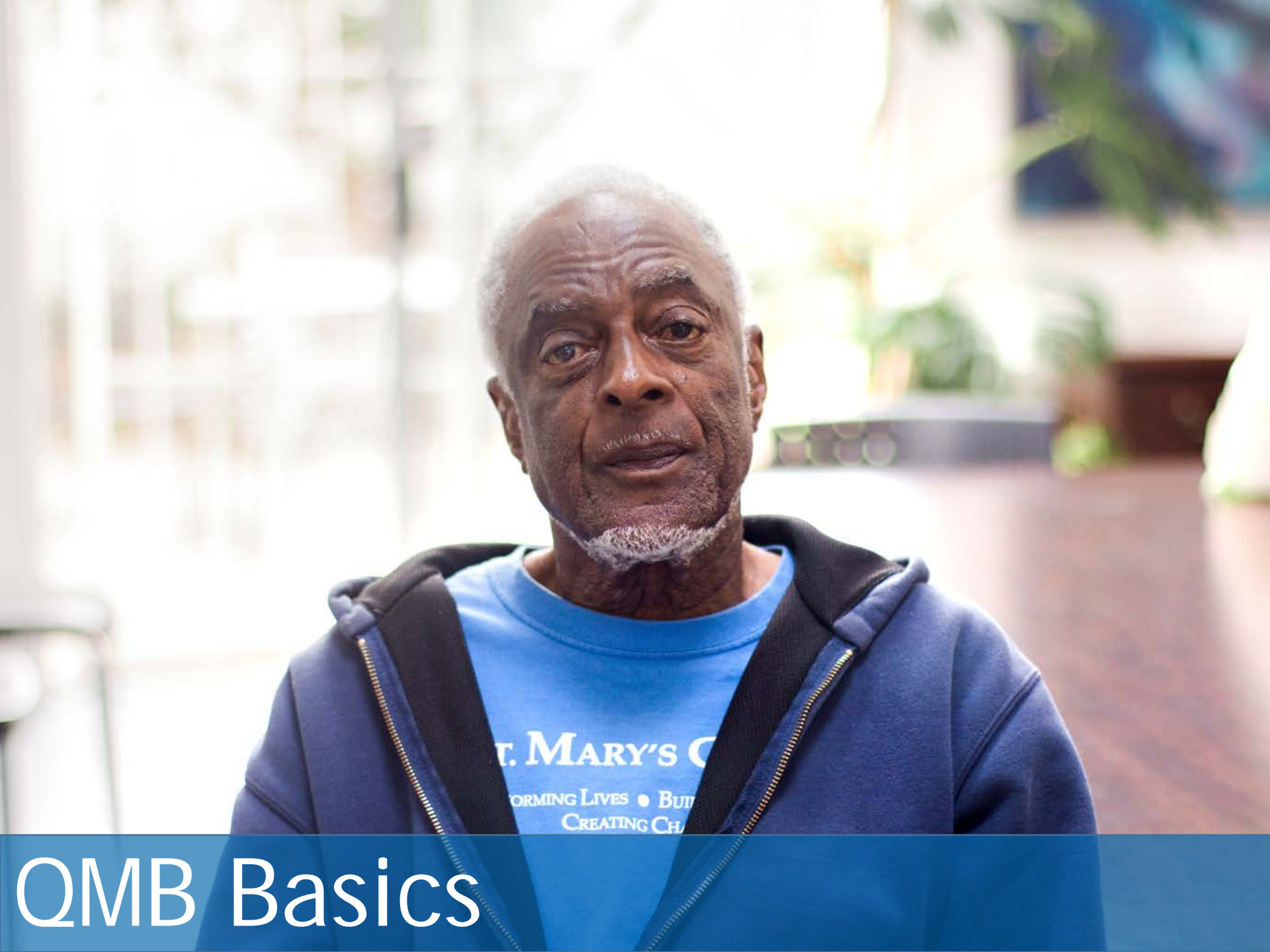
- Acknowledge systemic racism and discrimination
- Address the enduring negative effects of racism and differential treatment
- Promote access and equity in economic security, health care, and the courts for our nation's low-income older adults
- Recruit, support, and retain a diverse staff and board, including race, ethnicity, gender, gender identity and presentation, sexual orientation, disability, age, economic class

Today's Discussion

QMB Basics

Eligibility and Enrollment

Advocacy Opportunities



QMB Basics

What is QMB

- Qualified Medicare Beneficiary program
- A Medicare Savings Program (MSP)
- A Medicaid benefit
- Over 7.2 million beneficiaries

QMB Benefit: Coverage

- A Medicaid benefit
- Pays Part B premium (and Part A if needed)
- Protects QMB from Medicare deductibles, co-insurance and co-pays for all covered Part A and Part B services
- Protects QMB from Part C co-pays and deductibles for Medicare Advantage members—not just limited to those in D-SNPs

QMB Benefit: Advantages

- State QMB expenditures are not subject to estate recovery
- Automatically brings enrollment in Part D Low-Income Subsidy (Extra Help)
 - Even for those who would not otherwise qualify

QMBs and Duals

- If only have the QMB benefit, you are a “partial dual.”
- About 80% of QMBs are also full duals (QMB plus). 20% are QMB-only.
- Most full duals—over 70%—are also QMBs, some full duals have incomes above the QMB amount.



Eligibility & Enrollment

Polling Question 1

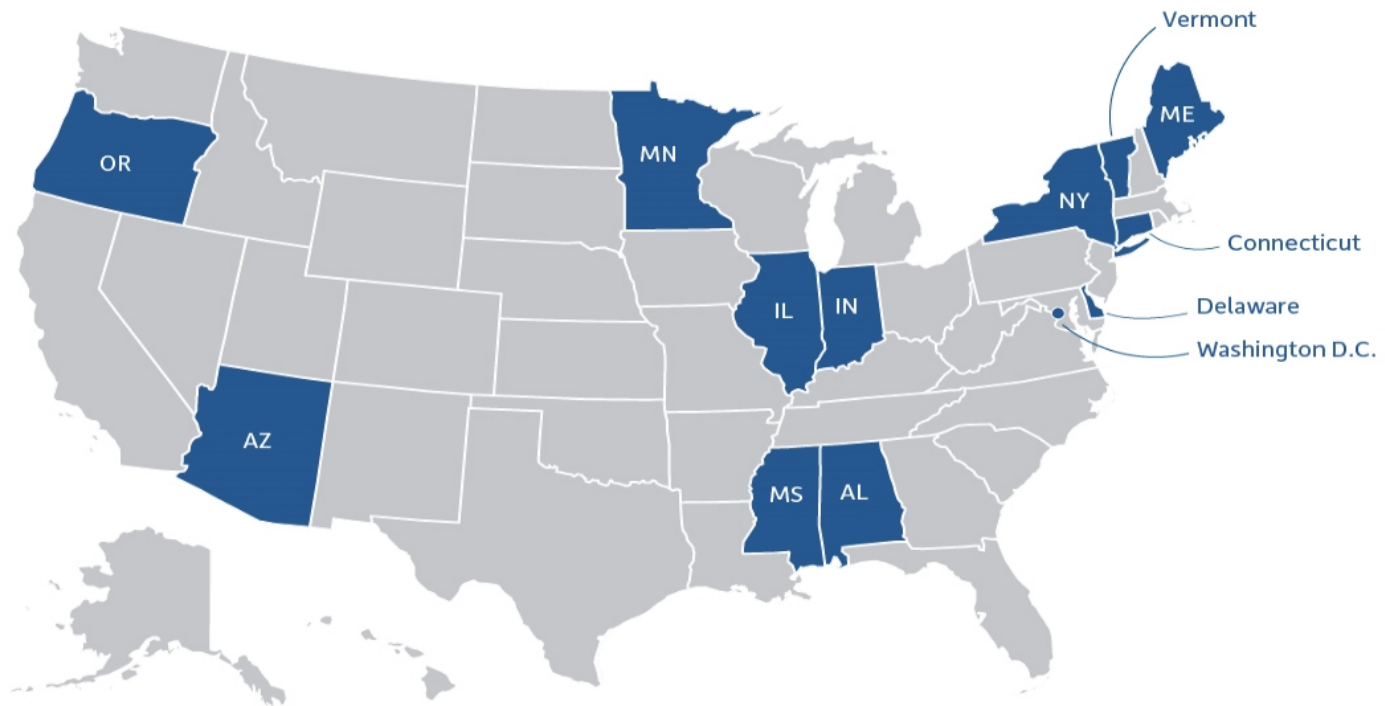
- Of your clients who fail to qualify for the QMB program, what is the biggest reason:
 - Income is too high
 - Assets are too high
 - Both income and assets are too high
 - They probably qualify but don't follow through with needed paperwork

QMB Benefit: Eligibility

- **Income limit: 100% FPL**
 - 2018, incl disregard: \$1,032 individual/\$1,392 couple
- **Asset limit: 3xSSI***
 - 2018: \$7,560 individual/\$11,340 couple
- **13 states are more generous: AL, AZ, CT, DE, DC, IL, IN, ME, MN, MS, NY, OR, VT including 9 that eliminated the asset test entirely**

States Can Change QMB Eligibility Rules!

13 states have raised income or assets levels



Enrolling in QMB

- Anyone applying for Medicaid should be screened by the state for all Medicaid programs, including QMB and other MSPs
- Automatic enrollment for some people with SSI
- SSA sends application info on people who applied for LIS to states. States can treat SA info as verified.

Polling Question #2

- Have you assisted clients who needed QMB in order to pay for Medicare Part A?
 - Quite a few times
 - Occasionally
 - I've never run into the issue

Enrolling in QMB—People Without Premium Free Part A

- 36 states and DC are Part A buy-in states. All EXCEPT AL, AZ, CA, CO, IL, KS, KY, MO, NE, NJ, NM, SC, UT, and VA.
 - Can enroll in QMB at any time of year
 - Need to apply at SSA for “conditional” Part A only if they don’t already have Part B
 - QMB begins the month after approval
 - QMB coverage is not retroactive

Enrolling in QMB—People Without Premium Free Part A

- 14 states are Group Payer states: AL, AZ, CA, CO, IL, KS, KY, MO, NE, NJ, NM, SC, UT, and VA
- Steps
 - Apply for “conditional” Part A at SSA between January 1-March 31
 - Apply for QMB with state
 - QMB coverage doesn’t start until July 1

Example: Mr. Jefferson

- Lives in North Carolina, a Part A buy-in state
- Limited work history—doesn't qualify for free Part A
- Isn't enrolled in Part B—he couldn't afford the premium
- Assets—\$3,500
- Countable income—\$950/month

Mr. Jefferson

1. Goes to SSA on August 3 and applies for “conditional” Part A and Part B
2. Asks for a screenshot of the application
3. Goes to his state Medicaid office on August 5 and applies for QMB
4. His application is approved August 20
5. His QMB coverage begins September 1

Example: Mrs. Lopez

- Lives in Utah, a Group Payer state
- Limited work history—doesn't qualify for free Part A
- Enrolled in Part B
- Assets—\$6,000
- Countable income—\$1,000/month

Mrs. Lopez

1. Goes to SSA on August 3. Is told to come back January 1-March 31. Returns February 5 and applies for “conditional” Part A and Part B
2. Asks for a screenshot of the application
3. Goes to her state Medicaid office on February 6 and applies for QMB
4. Her application is approved February 20
5. Her QMB coverage begins July 1

Why Would QMB Enrollment Matter to a Full Dual?

- State pays Part A premium: You must have Part A and Part B to enroll in Medicare Advantage
- QMB protection allows you to go to any Medicare provider and be protected from co-pays

QMB Data Lags

- State Medicaid enrollment reports to CMS—MMA files
 - CMS accepts daily
 - Most states once or twice a month
- Buy-in data exchange reports from states reporting payment Medicare premiums
 - CMS accepts daily
 - Some states send less frequently

Issue: Enrollment Lags

- SSA routinely takes 2-3 months to start or stop Part B premium withholding
 - If newly eligible: continued payment responsibility
 - If losing Medicaid: repay overpayment
 - If LIS, can request \$10/month repayment schedule
 - POMS Section GN 02210.030(B)(6)



Advocacy Opportunities

Enrolling in QMB—Advocacy Opportunities

- Work to change your state's income and asset limits
- Work to address your state's income counting rules. What dependents can be counted?
- Work to improve your state's handling of forwarded info from SSA

Enrolling in QMB—Advocacy Opportunities

- Group payer states—work to get your state to change to buy-in status
- Urge your state to increase data transfer frequency

Enrolling in QMB—Education Opportunities

- Be a cheerleader for QMB
 - Automatic LIS
 - No estate recovery
- Make sure that your Medicaid office and SSA office personnel also understand
- Prepare your clients for data lags

Additional Resources

- Justice in Aging: justiceinaging.org
- National Center for Law & Elder Rights: ncler.acl.gov
- NCOA, MSP Eligibility Chart: ncoa.org/wp-content/uploads/medicare-savings-programs-coverage-and-eligibility.pdf
- Justice in Aging, SSA Clarifies Handling of Medicare Part A Conditional Applications: justiceinaging.org/wp-content/uploads/2018/08/SSA-Clarifies-Handling-of-Medicare-Part-A-Conditional-Applications.pdf

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