

**CATEGORICAL FACTORS****MEDICARE SAVINGS PROGRAM**

**Policy:** Certain A/Rs who receive Medicare may be eligible for Medicaid to pay the Medicare premium, coinsurance and deductible amounts.

**References:** SSL Sect. 367-a (3)a  
GIS 07 MA/027  
05 MA/033  
05 MA/013

**Interpretation:** The A/R may spend down income and/or resources to become eligible for the Medicaid. However, the Medicare premium cannot be applied in whole or in part to reduce excess income or resources. At the time of application, the applicant is encouraged to make a choice. The advantages and disadvantages of both programs must be fully explained. An A/R may switch between spenddown and Medicare Savings Program; however, in the interest of accuracy and administrative efficiency, the A/R is encouraged to select and remain in one of the two programs.

Eligibility for the MSPs must be determined even if an applicant does not indicate that he or she is applying for the MSP on the LDSS-2921.

There are four groups that are eligible for payment or part-payment of Medicare premiums, and sometimes coinsurance and deductibles, through the Medicare Savings Program.

**NOTE:** See **REFERENCE** MEDICALLY NEEDY INCOME LEVELS for a chart displaying the Medicaid Levels and Federal Poverty Levels.

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#### **Qualified Medicare Beneficiaries (QMBs)**

The A/R must:

1. be entitled to benefits under Part A of Medicare;
2. have income equal to or less than 100% of the federal poverty level; and
3. have resources not in excess of twice the SSI limit; therefore, resources cannot exceed \$4,000 for a household of one or \$6,000 for a household of two.

If the A/R meets the above three criteria, s/he is eligible for Medicaid payment of the Medicare Part A and B premiums, coinsurance and deductible amounts.

Applicants may apply using the "LDSS- 2921 Medicare Savings Program (MSP) - Food Stamps Benefits (FS) – Services (S), including Foster Care (FC) – Child Care Assistance (CC) Application, OR the DOH-4328. Regardless of the applications used, the applicant is required to attest to the amount of his/her resources, but does not need to provide proof. The LDSS-2921 may not be required for persons applying for MSP benefits only. When the application is solely for MSP, a face to face interview is not required.

#### **Specified Low-Income Medicare Beneficiaries (SLIMBs)**

The A/R must:

1. have Part A of Medicare;
2. have income between 100% - 120% of the federal poverty level; and
3. have resources not in excess of twice the SSI limit; therefore, resources cannot exceed \$4,000 for a household of one or \$6,000 for a household of two.

If the A/R meets the above three criteria s/he is eligible for Medicaid payment of the Medicare Part B premiums.

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Applicants should use the DOH-4328 application; however, the DSS-2921 is also accepted. The applicant is required to attest to the amount of his/her resources but does not need to provide proof. . The LDSS-2921 may not be required for persons applying for MSP benefits only. When the application is solely for MSP, a face to face interview is not required.

#### **Qualified Disabled and Working Individuals (QDWIs)**

The A/R must:

1. have lost Part A benefits because of return to work;
2. be a disabled worker less than 65 years of age;
3. have income equal to or less than 200% of the federal poverty level;
4. have resources not in excess of twice the SSI limit; therefore, resources cannot exceed \$4,000 for a household of one or \$6,000 for a household of two; and
5. not be otherwise eligible for Medicaid.

If the A/R meets the above five criteria s/he is eligible for Medicaid payment of the Medicare Part A premium, not the Medicare Part B premium.

Applicants should use the DOH-4328 application; however, the DSS-2921 is also accepted. The applicant is required to attest to the amount of his/her resources but does not need to provide proof. . The LDSS-2921 may not be required for persons applying for MSP benefits only. When the application is solely for MSP, a face to face interview is not required.

#### **Qualifying Individuals – 1 (QI-1s)**

The A/R must:

1. have Part A of Medicare;

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2. have income between 120% - 135% of the federal poverty level.

**NOTE:** There is no resource test for QI-1's. Additionally, individuals can not be eligible for Medicaid and QI-1 status at the same time.

If the A/R meets the above criteria s/he is eligible for Medicaid payment of the Medicare Part B premiums, each month.

Applicants should use the DOH-4328 when applying for this benefit. The LDSS-2921 may not be required for persons applying for MSP benefits only. When the application is solely for MSP, a face-to-face interview is not required.

Each state has been given a capped allocation to fund these premium payments.