

Help with Medicare Costs

Basic SHIP Counselor Training



SHIP

State Health Insurance
Assistance Program

disability**rights** | WISCONSIN

Acknowledgements

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Navigating Medicare

Need help with Medicare costs?



Objective

- Build on your knowledge on how financial assistance programs can help Medicare beneficiaries.
- Identify who may be eligible for financial assistance.
- Know how to refer potentially eligible individuals for application assistance.

Help for People with Limited Income & Resources



What is Extra Help?

- Program to help people pay for Medicare drug costs
- Pay part or all of Part D costs
 - premium,
 - deductible,
 - prescription copays.

NOTE: [Wisconsin SHIP Cheat Sheet Packet](#) lists costs and coverage for the Extra Help/Low Income Subsidy

Qualifying for Extra Help

Automatic Qualification for Extra Help

- Full Medicaid coverage
- Supplemental Security Income (SSI)
- Help from Medicaid paying your Medicare premiums (Medicare Savings Programs)

No Automation Qualification for Extra Help

- Apply online at ssa.gov/benefits/medicare/prescriptionhelp.html
- Call Social Security at 1-800-772-1213; TTY: 1-800-325-0778, and ask for the “Application for Help with Medicare Prescription Drug Plan Costs” (SSA-1020)

How to Qualify for Extra Help/LIS

Non Financial Requirements

- US Citizen and/or meet the qualifying resident requirements for Medicaid
- Eligible for/enrolled in Part A and/or Part B

Financial Requirements

- Income
 - Full Subsidy at or below 100% - 135% FPL
 - Partial Subsidy 136% - 150% FPL
- Asset
 - At or below the asset for the individual program

Note: Check [SHIP Cheat Sheet](#) for current year amounts

Coverage Phases for Part D

	① Annual Deductible	② Initial Coverage	③ Coverage Gap	④ Catastrophic Coverage
No LIS	Full cost of drugs until deductible met	Up to 25% coinsurance	Up to 25% coinsurance	Small copay or 5% coinsurance
Partial LIS	Reduced deductible	15% coinsurance	15% coinsurance	Small copay
Full LIS	No deductible	No or small copay	No cost	No cost

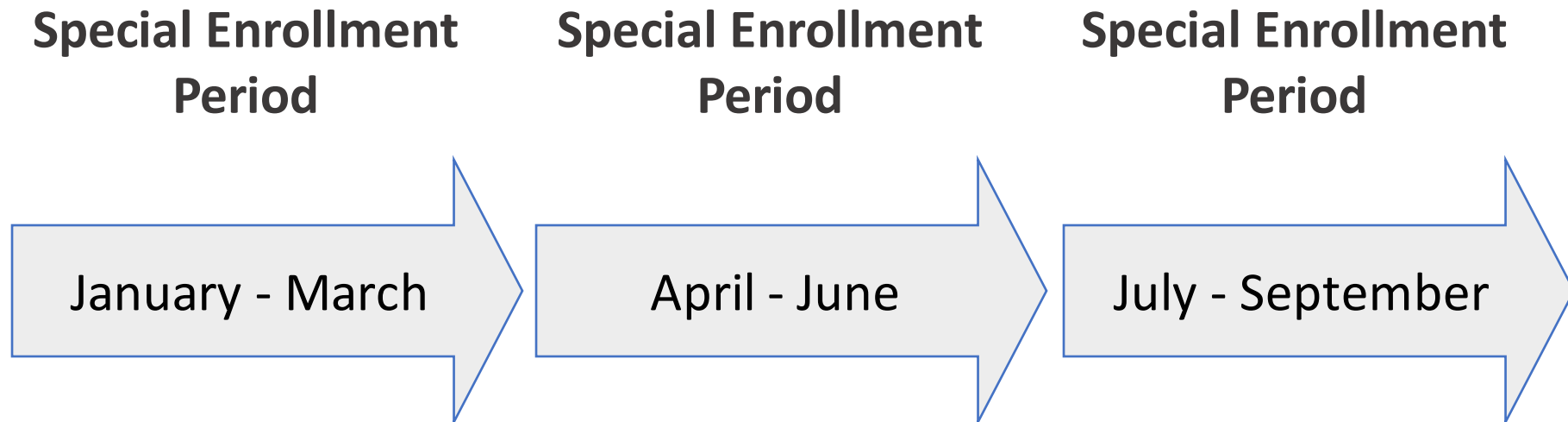
Benefits for LIS/Extra Help

- **Effective for the calendar year or longer**
 - Depending on when the LIS is effective
 - Will continue even if lose LIS eligibility
 - Loss of Medicaid
- **Automatic enrollment in Part D**
 - New-to-Medicare will be automatically enrolled into a Part D plan if they do not choose a Part D plan
 - Yellow letter

Ongoing Special Enrollment Period

Quarterly Special Enrollment Period (SEP):

First 3 quarters of the year only. Effective first day of the next month.

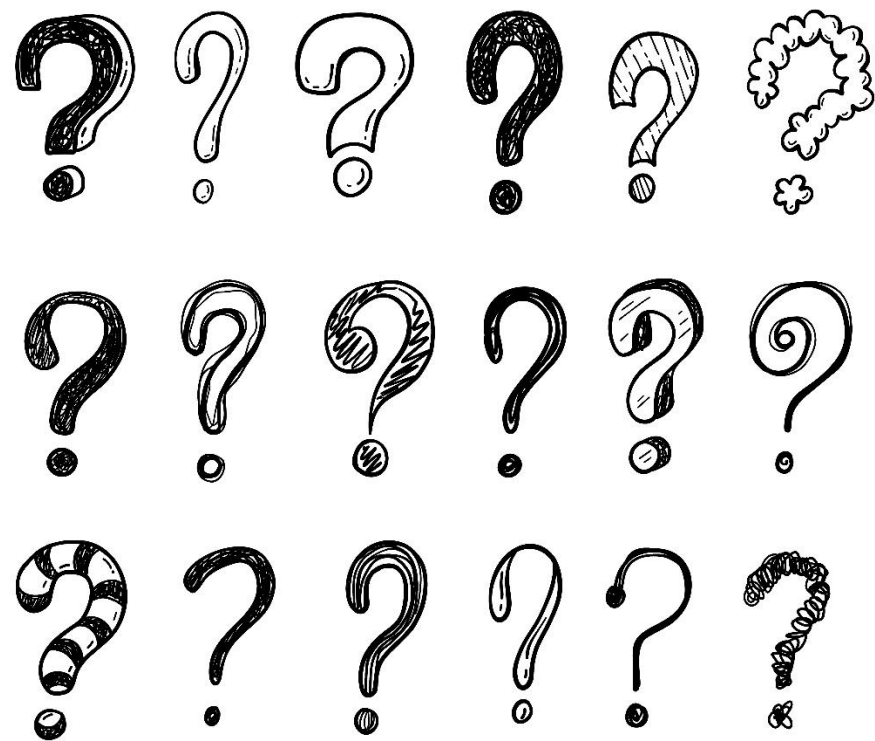


Review

How can one get the Low-Income Subsidy?

- a. Apply through Social Security
- b. Qualify for Medicaid
- c. Qualify for a Medicare Savings Program
- d. Qualify for Supplemental Security Income (SSI)
- e. All of the above



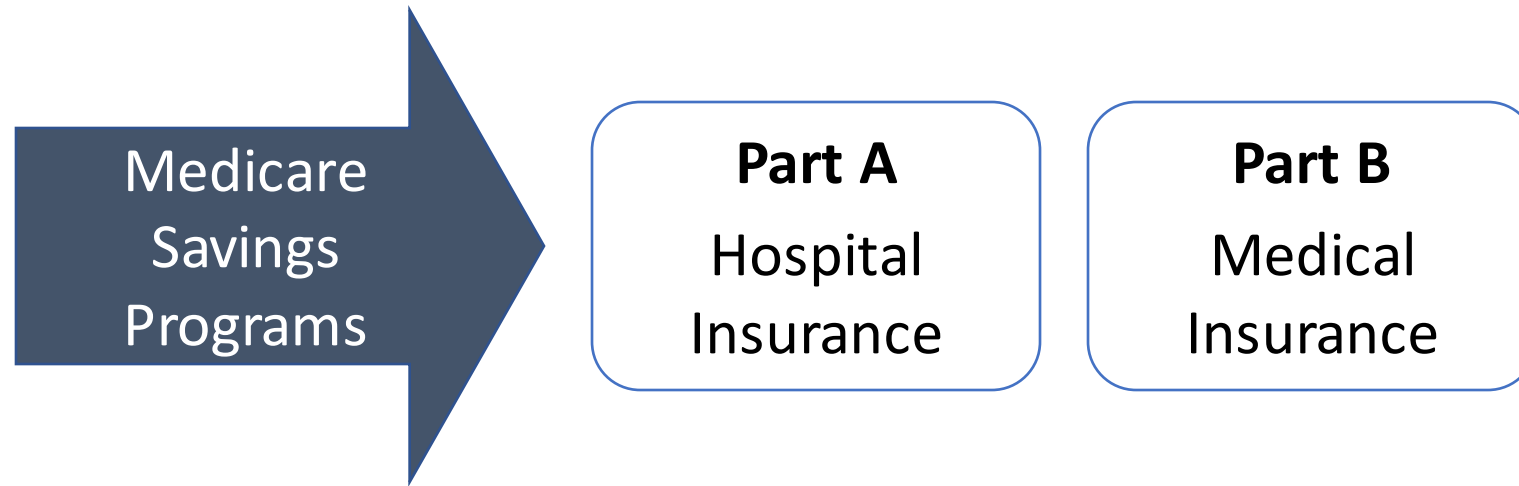


Questions?

Medicare Savings Programs

Help with costs for Part A and/or Part B

What are the Medicare Savings Programs?



Medicare Savings Programs (MSP) help pay for the premiums and/or cost sharing for Parts A and/or B for beneficiaries with limited income and assets.

MSPs are a type of Medicaid program.

Types of Medicare Savings Programs (MSP)

- QMB
 - Pays for Part A and Part B premiums
 - Allows enrollment into Medicaid
 - Allows enrollment into Part B outside of GEP
- SLMB
 - Pays for Part B premium only
 - Allows enrollment into Medicaid
- SLMB+
 - Pays for Part B premium only
 - Does not allow Medicaid enrollment

MSP Qualifications and Benefits

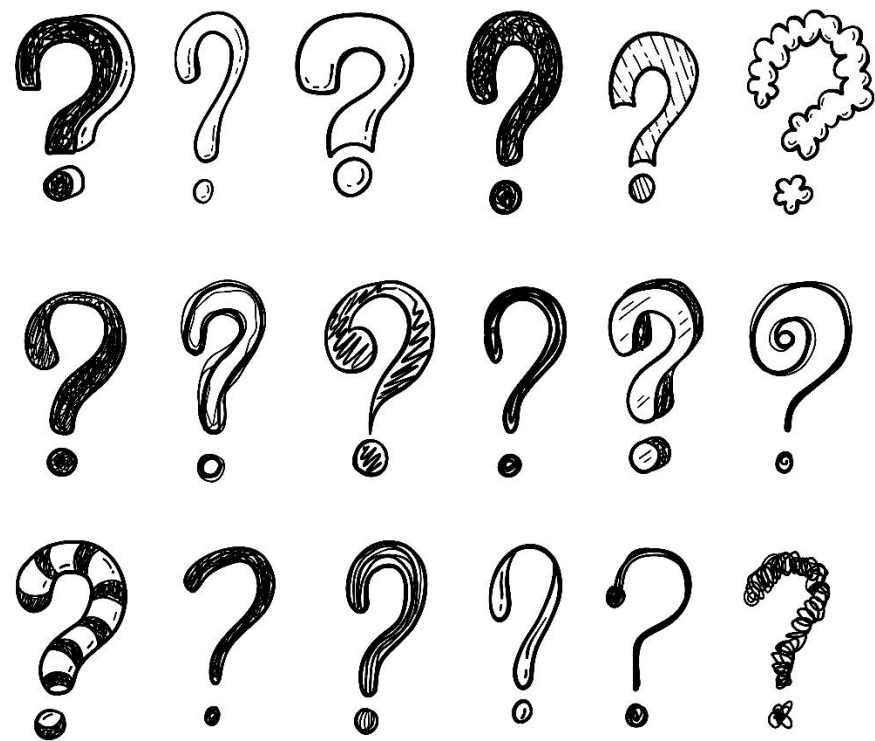
- Each program has individual income and asset requirements
- Will allow enrollment into a D-SNP
- Will give full subsidy
 - QMB (Category 2 copays)
 - SLMB (Category 1 copays)
- If not enrolled in Medicaid
 - Considered as partial benefit dual eligible (Category 1 copays)
 - SLMB
 - SLMB+

Review

Medicare Savings Programs help pay for the costs of:

- a. Part A
- b. Part B
- c. Part D
- d. Parts A and/or B





Questions?

Medicaid

What is Medicaid?

Medicaid is health insurance coverage available to individuals with low income and assets. Medicaid is managed by the state.

There are many different Medicaid programs that offer different coverage and have different eligibility requirements. “Full Medicaid” benefits provide comprehensive health insurance.

Brief overview of Medicaid covered services

- Medical
 - Physician services
- Hospital
- Ambulance
- Diagnostic testing
- Durable medical equipment
- Prescriptions
- Vision
- Dental
- Hearing aids
- Burial

Medicaid

- Main programs to consider
 - Medicaid Purchase Plan (MAPP)
 - Disabled only
 - Elderly, Blind and Disabled (EBD)
 - 65 years and older
 - BadgerCare+
 - Under 65
 - May be disabled with children under 19



Who Qualifies for Medicaid?

Automatic Eligibility

Supplemental Security Income (SSI) recipients automatically get Medicaid.

Non-Financial Eligibility Requirements

- Elderly (65+), blind, or disabled
- Resident of Wisconsin
- U.S. citizen or qualifying immigrant

Who Qualifies for Medicaid?

Financial Eligibility Requirements

At or below the income limit

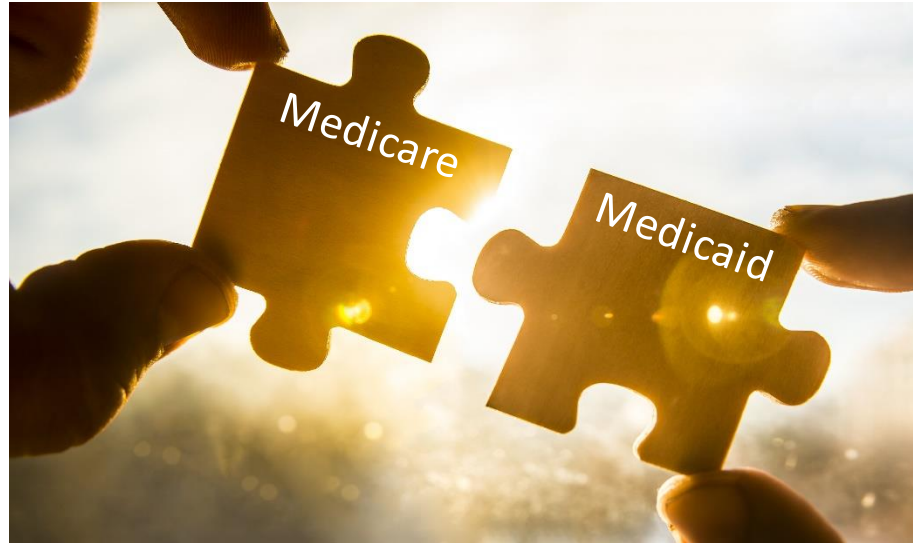
- Income limit is 100% FPL
- If over the limit, may qualify through a medical deductible program

At or below the asset limit

Note: The [Medicaid Eligibility Handbook](#) and [WI SHIP Cheat Sheet Packet](#) list the limits.

What are the Benefits of Medicaid?

- Medicaid can help cover Medicare cost-sharing, like copays and coinsurance.
- Medicaid may cover some services that Medicare does not.



What is a Dual Eligible

Medicare beneficiaries with both Medicare and Medicaid are called Dual Eligible

- Medicare is considered “primary” insurance and is billed first.
- Medicaid is “secondary” insurance and gets billed second.

How to Apply for Medicaid

- Online: <https://access.wisconsin.gov/access>
- [Over the phone](#)
- In person at a [local income maintenance or tribal agency](#)
- By mail: [Wisconsin Medicaid for the Elderly, Blind, or Disabled Application Packet \(F-10101\)](#)

Review

There are many Medicaid programs with different eligibility requirements and benefits.

a. True

b. False

Medicaid pays secondary to Medicare.

a. True

b. False



Check Your Knowledge

How can one get the Low-Income Subsidy?

- a. Apply through Social Security
- b. Qualify for Medicaid
- c. Qualify for a Medicare Savings Program
- d. Qualify for Supplemental Security Income (SSI)
- e. All of the above



Counseling Skills

When to refer and how to assist

Counseling Skills

- Never promise or imply that an individual *will* be found eligible:
“It’s possible that you may be able to get help paying these costs.
Would you like the number of an agency who can help you figure out if you qualify?”
- Set realistic expectations:
 - “It may take several business days for you to get a call back.”
 - “It can take several weeks for your application to be processed.”

When to Refer

“Basic-level” SHIP counselors should be able to:

- Describe Medicare financial assistance programs.
- Recognize when an individual may qualify for financial help in order to make a referral.

Eligibility rules are complicated and require further training to understand.

Refer a potentially eligible client to a [benefit specialist](#) (or to Social Security or Medicaid) for further eligibility screening and application assistance.

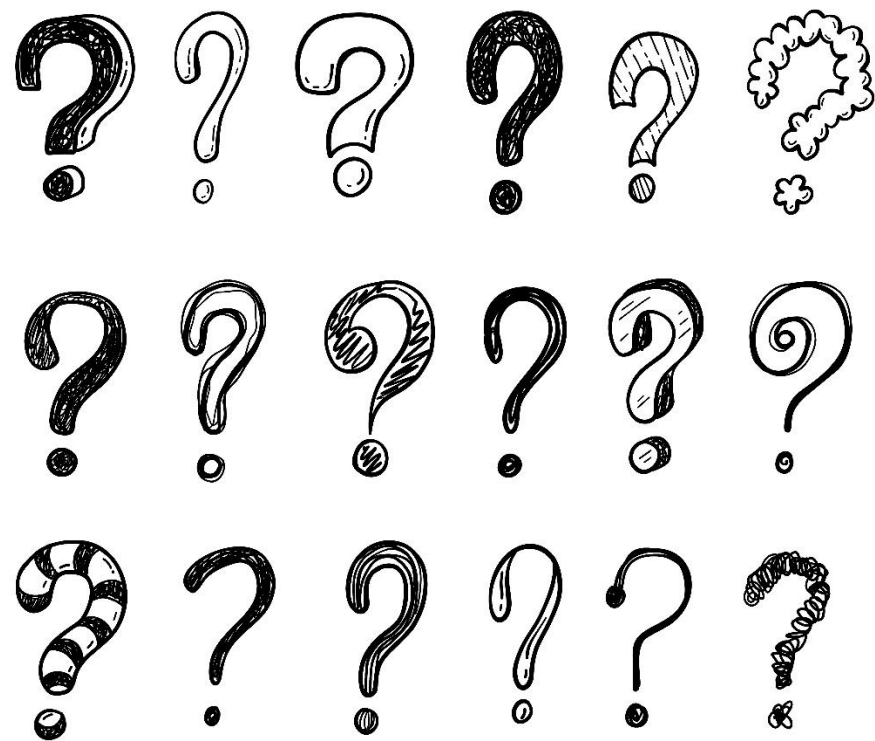
Practice Scenario

Extra Help Scenario

John Rutter will be turning 65 in June. He is currently receiving Medicaid because he lost his job during the Public Health Emergency (PHE). He understands that he will need to enroll in Medicare but is concerned how will it affect his Medicaid.

How would you explain how Medicaid and Medicare will work together?

What other benefits should be considered?



Questions?