

Medicare Savings Programs

Materials

- This PowerPoint presentation.
- Workbook.
- Rainbow Chart.

Housekeeping

There will be specific question times.

- Mute your microphone.
- Use the "raise your hand" function for questions.
- Limit your questions to the material we are covering.

A glimpse of what's to come

- Section 1: Tools & rules
- Section 2: Income
- Section 3: Household size
- Section 4: MSP application process
- Section 5: Counseling session prep
- Section 6: Counseling session
- Section 7: Conclusion

Learning outcomes

Learning outcomes:

- Counselors will be able to explain to clients the benefits provided by Medicare Savings Program (MSP).
- Counselors will be able to articulate the eligibility criteria for the MSP.

Section 1: Tools & rules

Rainbow Chart

What is a Medicare Savings Program?

Medicare Savings Program (MSP):

- MSPs are state programs that assist with paying Medicare costs.
- These are assistance programs, not insurance plans.

Qualified Medicare Beneficiary (QMB)

Here is some important information about QMB:

- Pays Part A and Part B premiums.
- Pays deductibles.
- Pays co-payments except for prescriptions.

To be eligible, your income must be no more than:

- 110% of the Federal Poverty Level (FPL).

Specified Low-income Medicare Beneficiary (SLMB)

Here is some important information about SLMB:

- Pays Part B premiums.

To be eligible, your income must be no more than:

- 120% of FPL.

Qualified Individual (QI-1)

Here is some important information about QI-1:

- Pays Part B premiums.

To be eligible, your income must be no more than:

- 138% of FPL.

SHIBA job aid: Rainbow Chart

Program	Household size		Need to apply for LIS?	Copay/coinsurance plan's formulary drugs
	1	2		
SSI-Related Medicaid Income Limit (AKA Categorically Needy/CN Medicaid S01, S02)	\$963	\$1,435	NO	Copay: \$1.55 generic /\$4.60 brand Catastrophic Copay: \$0
<i>SSI Resource Limit</i>	<i>\$2,000</i>	<i>\$3,000</i>		
MN – Medically Needy/Spenddown Income basis (S95, S99)	> \$963	> \$963	NO	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
<i>MN Resource Limit</i>	<i>\$2,000</i>	<i>\$3,000</i>		
MSP- QMB Income Limit 110% FPL (S03) No Resource/Asset Limit as of 1/1/2023	\$1,401	\$1,894	NO	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
MSP- SLMB Income Limit 120% FPL (S05) No Resource/Asset Limit as of 1/1/2023	\$1,526	\$2,064	NO	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
MSP- QI-1 Income Limit 138% FPL (S06) No Resource/Asset Limit as of 1/1/2023	\$1,752	\$2,371	NO	
Extra Help Income Limit 135% FPL <i>Apply for MSP to eliminate Resource/Asset Limit</i>	\$1,715	\$2,320	NO <i>If approved for MSP first</i>	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
Extra Help (effective 1/1/2024) Income Limit 135-150% FPL	\$1,903	\$2,575	YES	Copay: \$4.50 generic/\$11.20 brand Catastrophic Copay: \$0
<i>Resource Limit</i>	<i>\$17,220</i>	<i>\$34,360</i>		

Case-scenario

Sarah, a 72-year-old retiree, is navigating her retirement years on a fixed income. Her annual income is \$18,000. What kind of assistance is she eligible for?

[Rainbow Chart](#)

SLMB features

If you are enrolled in the SLMB program, you may receive up to three months of retroactive reimbursement for Part B premiums.

For example, if you submitted an MSP application at the end of 2024 and are approved for February 2025, you may be reimbursed for premiums paid in November and December of 2024, as well as January 2025.

Section 2: Income

Income

The monthly income limits for the MSPs are based on a percentage of the FPL rates that are published each year in the Federal Register.

“If someone asks about the other MSP’s (QMB, SLMB, QI) and has earned income, apply the Social Security Income (SSI) earned income exclusions.”

[\(HI 00815.023 Medicare Savings Programs Income Limits\)](#)

What counts as an income?

“Income” is anything you receive during a calendar month and can use to meet your needs for food or shelter. It may be cash or in-kind.

- “In-kind income” is **not** cash; it is food or shelter, or something you can use to get food or shelter.

Not income

Here are some examples that do not count as income:

- Food stamps.
- Cash loans that you have agreed to repay.
- Income tax refunds.
- Home energy assistance.

Not income

Here are some more examples that do not count as income:

- Food or shelter provided by a nonprofit agency.
- Money spent by others on your expenses, including your phone bills, utility bills, or medical bills (anything other than food and shelter).

Section 3: Household size

MSP income eligibility: FLP & household

FPL standard is based on family size. The dollar amount increases as the family size increases.

For purposes of determining eligibility for subsidy, family size is determined as follows:

The number of individuals that count for family size include:

- The client (1-person household – provide further assistance).
- The client's spouse who lives with the client; (2-person household – provide further assistance).
- The client's dependents who live with the client and all other more complex situations (Refer to DSHS).

Two-person household

The client and the client's spouse who lives with the client.

The same rule applies whether only the individual files, or both spouses file for subsidy.

Example

Rebecca and Rick Johnson are married and live together. Nobody else lives with them. Rick, age 67, applies for the MSP. Rebecca is not old enough for Medicare and is not applying. For purposes of determining subsidy, the family size is_____.

Section 4: MSP Application Process

Application: screening & assistance

What do SHIBA volunteers do?

- Screen for income, as well as provide application assistance.

What does DSHS do?

- Review applications and send eligibility determination letters.

Application assistance

Tips for assisting clients:

- If you are comfortable with using online technology, please assist the client using [WA Connection](#).
- Here is an instructional video from [Washington State Department of Social and Health Services](#).

Application referrals

Referrals:

- Please see Appendix D in your workbook for the list of local organizations.

Section 5: Counseling session prep

Counseling session scenario

Counseling session scenario:

- Laura is 67 years old and lives in Pierce Co. She is currently enrolled in a Medicare Advantage plan. She's calling because she is struggling to pay her Part B premium.

You are preparing to return a call to Laura.

Preparing for a counseling session with Laura

You are a counselor preparing to return a call to Laura. Consider these questions:

- What do you do to prepare for this session?
- What information do you need to convey?
- What is within your scope as a counselor for this session?

Section 6: Counseling session

Counseling scenario

Laura is 67 years old and lives in Pierce Co. She is currently enrolled in a Medicare Advantage plan. She's calling because she is struggling to pay her Part B premium.

[Audio Recording](#)

Eligibility screening checklist

Income Eligibility Screening

Section 7: Conclusion

Learning outcomes

Learning outcomes:

- Counselors will be able to explain to clients the benefits provided by MSP.
- Counselors will be able to articulate the eligibility criteria for the MSP.

Learning outcomes assessment

Learning outcomes assessment:

- Do you feel more confident explaining to clients the benefits provided by MSP?
- Do you feel more confident articulating the eligibility criteria for MSP?

Tell us what you think about:

- Today's topic.
- New training format (more hands-on).
- Workbook usefulness.
- Case suggestions.
- Training topic suggestions.
- Income counseling checklist.

OICMedicareTrainingFeedback@oic.wa.gov

Announcements & resources

Senior Medicare Patrol information session

Is it fraud or a complaint? How do I know?
What steps do I take?

Tuesday, March 26th from 3:00-4:00pm

Where: Zoom Meeting

<https://wa-oic.zoom.us/j/85334966441>

Who is this for? Any SHIBA counselor!

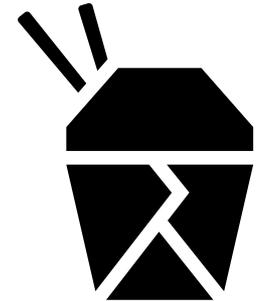
Presented by: Kim McKenna, SMP Coordinator

First Thursday Lunch and Learn

1st Thursdays - 11:00 to Noon

Register through monthly training calendar

- **March 7- D-SNPs**
Johnny Shults, DSHS
- **April 4 - Medicare Enrollment**
Kirk Larson, Social Security Administration
- **May 2 – MSP Determinations & Buy-ins**
Deena Best & Angie Gonzales DSHS



Have questions? Send in advance to:

Noreen.Brisson@oic.wa.gov

Resources

- [Medicare Savings Programs \(MSP\)](#)
- [2024 Medicare Quick Reference job aid](#)
- [HCA: WA Medicaid Rules](#)
- [SLMB at Medicare Interactive](#)
- [Primer on MSP's: Benefits Legal Assistance \(Solid Ground\)](#)
- [Medicare](#)
- [Applications for Assistance - Special Situations](#)

Resources

- [Medicaid Eligibility Overview \(HCA\)](#)
- [SSA Program Operations Manual System \(POMS\)](#)
- [LGBT Aging Center](#)
- [Washington Connection](#)
- [Coordination of benefits | Washington State Health Care Authority](#)
- [Medicare Savings Programs Desk Aid](#)
- [Understanding SSI Income](#)

Glossary

Medicare Savings Programs (MSP) help paying your Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) premiums. If you qualify, Medicare Savings Programs might also pay your Part A and Part B deductibles, coinsurance, and copayments.

- **Qualified Medicare Beneficiary (QMB)** Helps pay for: Part A premiums; Part B premiums, deductibles, coinsurance, and copayments (for services and items Medicare covers).
- **Specified Low Income Medicare Beneficiary (SLMB)** Helps pay for: Part B premiums (You must have both Part A and Part B to qualify.)
- **Qualified Individual (QI-1)** Helps pay for: Part B premiums (You must have both Part A and Part B to qualify.)

2024 Medicare quick reference job aid

Part B	
Part B Premium Monthly	\$ 174.70
Part B – ESRD/Immunosuppressive	\$ 103.00
Part B Deductible 1x per calendar year	\$ 240.00
Part B IRMAA Based on 2022 Income	S \$103K-129K/M \$206K-258K (x1.4) \$ 244.60
Part A	
Part A Deductible	
Hospital per benefit period	\$1,632 (60 days)
Day 61-90	\$ 408/day
Lifetime reserve days	\$ 816/day
Skilled Nursing Facility (SNF) Days 21-100	\$ 204/day
Part A Premium	
30-39 months credit	\$ 278
<30 months credit	\$ 505
Part D	
2024 Maximum Deductible	\$ 545
2024 Part D Initial Coverage Limit	\$ 5,030
2024 Catastrophic Starts	\$ 8,000
NO coinsurance/co-pay in catastrophic period	
Medigap	
Deductible - F, G & J High Deductible	\$ 2,800
Maximum Out of Pocket	
Plan K	\$ 7,060
Plan L	\$ 3,530
Medicare Advantage	
Medicare Advantage Max. MOOP	
In-Network	\$ 8,850
In & Out-of-Network (PPOs)	\$13,300