

# Overview of “Classic” Medicaid programs affecting people on Medicare

PROGRAM NAME	GENERAL ELIGIBILITY INFO	WHAT IT COVERS (IN GENERAL)	COMMENTS
<p><b>SSI-Related Programs</b></p> <p><i>SSI stands for Supplemental Security Income, a Social Security Administration (SSA) program which provides income to low-income people who are aged, blind or disabled.</i></p>	<ul style="list-style-type: none"> <li>• 65 or over (aged); OR</li> <li>• Meet SSA definition of blind; OR</li> <li>• Meet SSA definition of disabled; AND</li> <li>• Income and resources are the same or lower than the standards for SSI. Check current chart for amount.</li> </ul>	<p>Full “Categorically Needy” (CN) Medicaid</p> <p>If person has Medicare (Full Dual-Eligible):</p> <ul style="list-style-type: none"> <li>• Medicare pays first</li> <li>• Medicare A or B co-payments or deductibles ( as long as providers accept both Medicare and Medicaid)</li> <li>• Joins a Medicare Advantage-Prescription Drug (MA-PD) plan, will have no copays or deductibles for anything Original Medicare A/B would cover.</li> <li>• Automatically (“deemed”) eligible for Extra Help</li> <li>• Part D will cover Rx drugs</li> <li>• May have small Part D copays</li> </ul> <p>Medicaid would cover some things that Medicare does not cover:</p> <ul style="list-style-type: none"> <li>• Dental benefits</li> <li>• Transportation to medical appointments</li> <li>• Limited over-the-counter drugs</li> </ul>	<p>Apply for Medicaid through Washington Connection: <a href="http://www.washingtonconnection.org">www.washingtonconnection.org</a></p> <p>Apply for SSI through Social Security.</p> <p>People who are receiving SSI benefits automatically receive full CN Medicaid, whether or not they also have Medicare.</p> <p>When “deemed” eligible for Extra Help, the eligibility lasts for at least the rest of that calendar year, and sometimes for the next full calendar year. (In other words, the Extra Help can continue even if the Medicaid program has ended.)</p> <p>See also: Healthcare for Workers with Disabilities (HWD) at <a href="http://www.hca.wa.gov/medicaid/eligibility/Pages/hwd.aspx">www.hca.wa.gov/medicaid/eligibility/Pages/hwd.aspx</a></p> <p>Must be disabled, working, between 16 &amp; 64 years of age with income less than 220% of the FPL.</p>
<p><b>Medically Needy and Spenddown</b></p>	<p>A person who has income above the limits for the CN program. Spenddown is the amount of the person’s income minus the income limit for his/her particular program. A person is given a base period (typically 3 or 6 months) to Spenddown “excess income.” In other words, to incur medical expenses equal to his or her spenddown amount. The person receives <b>MN</b> health care coverage for the rest of the base period once they reach the spenddown amount.</p>	<p>The Medically Needy (MN) program covers slightly less than the Categorically Needy program. If on Medicare (ONCE they meet their spenddown - and then only for the remainder of the base period):</p> <ul style="list-style-type: none"> <li>• Coverage is nearly the same as for CN (Full Dual Eligible) - see above.</li> <li>• Will be automatically “deemed” eligible for Extra Help (<i>this will last longer than the base period</i>)</li> </ul>	<p>Apply through Washington Connection: <a href="http://www.washingtonconnection.org">www.washingtonconnection.org</a></p> <p>Works best for people who have large expenses, such as hospital care. A person may be able to apply for “Charity Care” to help cover the spenddown amount.</p> <p>Spenddowns usually are calculated for a three-month or a six-month base period. People who continue to need assistance must reapply.</p>

PROGRAM NAME	GENERAL ELIGIBILITY INFO	WHAT IT COVERS (IN GENERAL)	COMMENTS
<p><b>Medicare Savings Programs (MSP)</b></p>	<p>Must be entitled to Medicare (any age)</p> <p>Must have limited assets - check current chart for amount.</p> <p>For Qualified Medicare Beneficiary (QMB):</p> <ul style="list-style-type: none"> <li>• Income less than 100% FPL</li> </ul> <p>For Specified Low-Income Medicare Beneficiary (SLMB):</p> <ul style="list-style-type: none"> <li>• Income less than 120% FPL</li> </ul> <p>For Qualified Individual (QI-1):</p> <ul style="list-style-type: none"> <li>• Income less than 135% FPL</li> </ul> <p>For Qualified Disabled &amp; Working Individual (QDWI):</p> <ul style="list-style-type: none"> <li>• Income less than 200% FPL</li> </ul>	<p>QMB:</p> <ul style="list-style-type: none"> <li>• Medicare Part A premium</li> <li>• Medicare Part B premium</li> <li>• Medicare A or B co-payments or deductibles ( as long as providers accept both Medicare and Medicaid)</li> <li>• If they join a MA PD plan, will have no copays or deductibles for anything Original Medicare A/B covers</li> <li>• Automatically (“deemed”) eligible for Extra Help</li> <li>• Part D will cover Rx drugs</li> <li>• May have small Part D copays</li> </ul> <p>SLMB and QI-1:</p> <ul style="list-style-type: none"> <li>• Medicare Part B Premium</li> <li>• Automatically (“deemed”) eligible for Extra Help</li> <li>• Part D will cover Rx drugs</li> <li>• May have small Part D copays</li> </ul> <p>QDWI (must be working):</p> <ul style="list-style-type: none"> <li>• Medicare Part A premium</li> <li>• Automatically (“deemed”) eligible for Extra Help</li> <li>• Part D will cover Rx drugs</li> <li>• May have small Part D copays</li> </ul>	<p>Apply through Washington Connection: <a href="http://www.washingtonconnection.org">www.washingtonconnection.org</a></p> <p>Sometimes people who apply for a MSP are also put on a spenddown (see Medically Needy section).</p> <p>A person who has QMB does not have to meet their spenddown amount before they get help with their Medicare Part A or B copayments or deductibles.</p> <p><i>Note: QDWI is only helpful if person has not worked enough to get Part A for free. They must pay Part B premium.</i></p>
<p><b>Long-Term Care, including COPEs and Nursing Facility LTC</b></p>	<p>Different income standards are used. In some cases, income can be higher than for other programs. A person must meet both financial eligibility rules and be assessed to show they need assistance with activities of daily living and care needs.</p>	<p>Coverage depends upon program and living situation, but most will include “full” CN Medicaid.</p> <p>If on Medicare:</p> <ul style="list-style-type: none"> <li>• Automatically (“deemed”) eligible for Extra Help</li> <li>• Part D will cover Rx drugs</li> <li>• Most have \$0 Part D copays</li> </ul> <p>See SSI-Related Programs section for whole list.</p>	<p>Apply through local Home &amp; Community Services Office: <a href="http://www.altsa.dshs.wa.gov/pubinfo/benefits/medicaid_apply.htm">http://www.altsa.dshs.wa.gov/pubinfo/benefits/medicaid_apply.htm</a></p> <p>There are several different programs in this area.</p> <p>Often clients have to contribute to the cost of their care, unless quite low income. This contribution is called “participation.”</p>