

MEDICARE SAVINGS PROGRAM (MSP) 101

- **Welcome!!**
- **Webinar will start at 11:00AM CDT**
- Webinar will be 1 hour
- Ask questions using Q&A box
- Recording and Slides will be distributed to registrants.
- **Future Events:** <https://www.tnjustice.org/events>
 - Know Your Rights: SNAP, WIC, & Child Nutrition
2/22/24





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MEDICARE SAVINGS PROGRAM (MSP)

FEBRUARY 15, 2024



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TODAY'S PRESENTERS



Emily Jenkins
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ABOUT THE TENNESSEE JUSTICE CENTER

DIRECT SERVICES

- Individual client representation
- Promote enrollment on healthcare and nutrition programs



ABOUT THE TENNESSEE JUSTICE CENTER

- **IMPACT WORK**
- Class action litigation to correct systemic issues
- Advocate for legislative/administrative changes on state and federal level
- Paying Family Caregivers Campaign
- For more information contact Vanessa Zapata, vzapata@tnjustice.org
- Elderly Simplified Application Project (ESAP) for SNAP
- For more information contact Signe Anderson, sanderson@tnjustice.org





AGENDA



Overview

Program Types

Application Process

COVID Impacts

Question & Answer Session



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OVERVIEW

- **Medicare** is the federal health insurance for people aged 65 and older, and some people under 65 with certain disabilities or conditions. Cost of Medicare Part A is based on eligibility for social security or supplemental security insurance. Most enrollees in Part A receive it at no cost.
- **Medicaid** is the public insurance program that provides health coverage to low-income families and some individuals, including children, parents, pregnant women, seniors, and some people with disabilities; it is funded jointly by the federal government and the states.
- **TennCare** you can think of as Tennessee's brand of Medicaid. You will hear the terms TennCare and Medicaid used interchangeably, but in Tennessee if you have Medicaid it is TennCare and vice versa. For today's purposes, I will be referring to TennCare

BASIC TERMINOLOGY



MSP BASICS



A program that helps people with limited income & savings pay for Medicare costs



Depending on type of MSP, may cover Medicare Part A & Part B premiums (and deductibles and co-payments)



Administered by states (for Tennessee, administered by TennCare)



Some folks get their Medicare costs paid for automatically based on their TennCare category. These folks are in the Medicare Part B "Buy-in"



GENERAL REQUIREMENTS

Technical Requirements

- Tennessee resident
- U.S. Citizen, U.S. National, or eligible non-citizen
- Social Security Number

Financial Eligibility

- Income & Resource limits, Income limits are tied to annual updates in Federal Poverty Level, which typically are implemented in April.

Medicare Eligibility

- Entitled to Medicare Part A
- If you don't have Medicare, apply through SSA first

DEFINITIONS

Medicare Part A

- **Hospital Insurance**
 - Inpatient hospital stays
 - Care in a skilled nursing facility
 - Hospice care
 - Some healthcare



Medicare Part B

- **Medical Insurance**
 - Outpatient care
 - Certain doctors' services
 - Medical supplies
 - Preventative services



Medicare Part D

- **Prescription Drugs**
 - Helps cover cost of prescription drugs



INCOME LIMITS CURRENT AS OF FEBRUARY 15, 2024

- For current income limits go to the TennCare Eligibility Chart at <https://www.tn.gov/content/dam/tn/tenncare/documents/eligibilityrefguide.pdf>
- TennCare's Eligibility Chart does not reflect income disregards
- \$20 Unearned Income Disregard
- \$65 Earned Income Disregard



ORIGINAL MEDICARE COSTS



PART A: Hospital Insurance

Premium:

- Nothing if you qualify for “Premium-free Part A”
- If you don’t qualify for free Part A then it depends on your Medicare taxes. It can be up to \$505/month in 2024

Inpatient deductible: \$1,632 for each benefit period in 2024

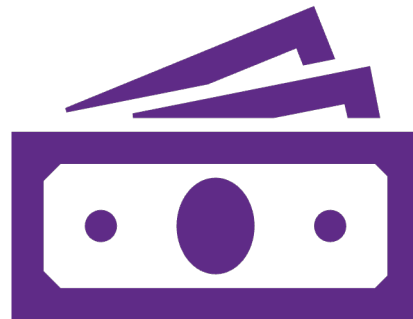
Coinsurance: Nothing for the first 60 days after meeting first day deductible then some cost per day depending on how many days you are in the hospital

PART B: MEDICAL INSURANCE

Premium depends on your income.
The standard amount in 2024 is \$174.00.

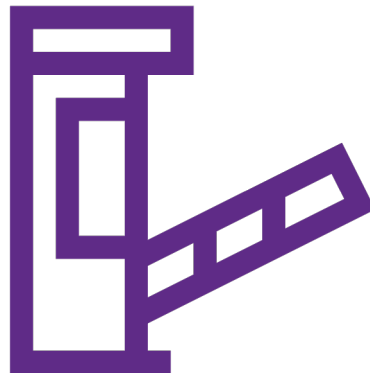
Deductible: \$240 in 2024

Co-insurance after meet deductible: 20% of the Medicare-approved amount



PART D:
PRESCRIPTION
DRUGS

- Premium: Depends on your income
- Deductible: \$0 to \$545 for the year in 2024 depending on the drug plan
- Copayment or coinsurance: depends on the drug tier/level
- Administered by private companies



Definitions

Extra Help/Part D Low-Income Subsidy: helps pay out-of-pocket costs of Medicare prescription drug coverage

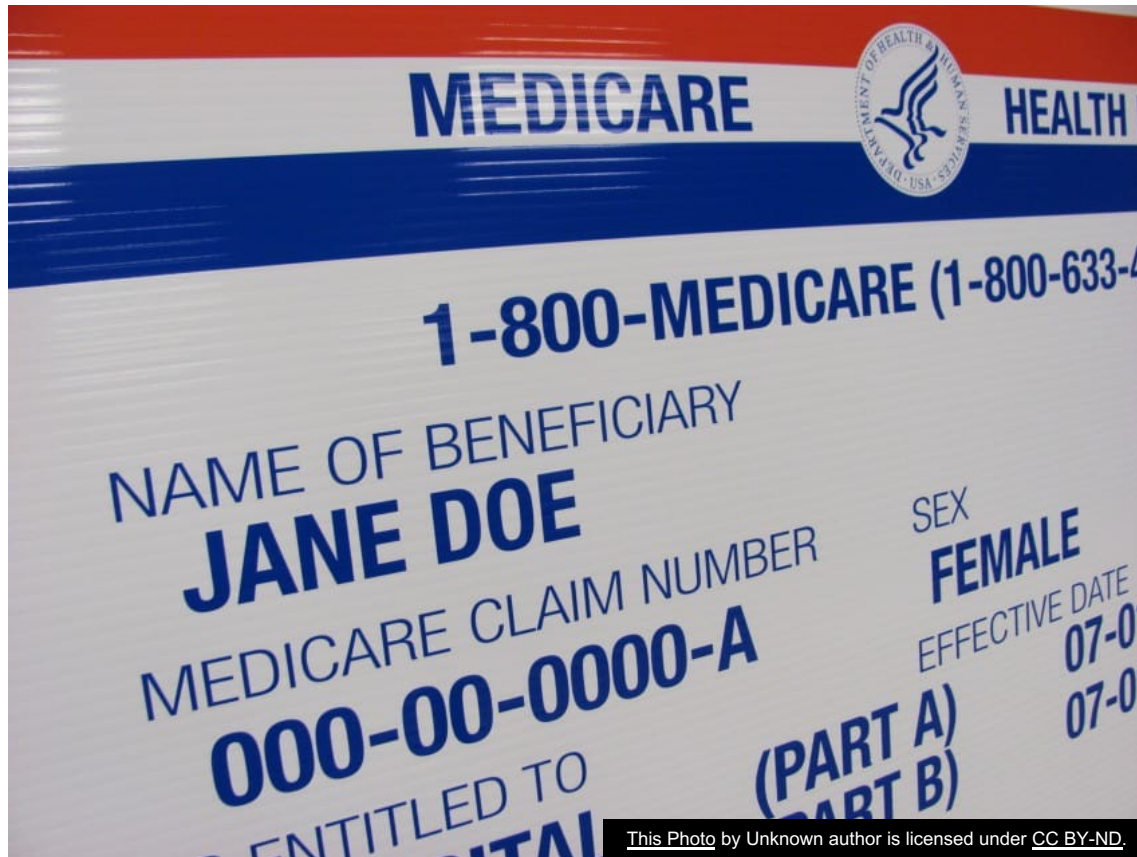
Dually eligible beneficiaries: enrolled in both Medicare and TennCare

Partial-benefit dually eligible beneficiaries: receive benefits through the MSPs, but don't receive full TennCare benefits

Full-benefit dually eligible beneficiaries: qualify for full TennCare benefits through other pathways. Can still receive assistance through MSPs



DATES TO BE AWARE OF IN MEDICARE



- **Part A and B Enrollment Period:**
- 3 months before/after month of 65th birthday
- or
- 3 months before/after month of 25th month of disability benefits receipt
- The month of the 65th birthday or 25th month of disability benefits receipt; and
- There are exception to enrollment period for ALS or End Stage Renal Disease
- **Part B Enrollment if you previously opted out:** the months of January, February and March of each year.



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PROGRAM TYPES

QUALIFIED MEDICARE BENEFICIARY (QMB)

- **COSTS ARE COVERED FOR:**
 - Part A premiums
 - Part B premiums
 - Deductibles, coinsurance, and copayments
- **Monthly Income Limits (2024):**
 - Individual: \$1,255
 - Married Couple: \$1,663
- **Resource Limits:**
 - Individual: \$9,430
 - Married Couple: \$14,130

Note on Resources:

States count: checking,
savings, retirement,
stocks, bonds

States don't count:
home, one car, up to
\$1,500 for burial
expenses, furniture



QUALIFIED MEDICARE BENEFICIARY (QMB)



Won't be billed by providers for Medicare-covered services/items

If you are billed: contact provider and inform them of your status in the QMB program

If you already paid a bill: contact TennCare for assistance getting a refund



Get Extra Help paying for prescriptions

2024: won't pay more than \$4.50 per generic drug covered by Medicare drug plan, \$11.20 per name brand drug covered by Medicare drug plan.



SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB)

Helps Pay for:

- Part B premiums

Monthly Income Limits:

- Individual: \$1,506
- Married Couple: \$2,044
- Income must be over 100% but less than 120% Poverty

Resource Limits

- Individual: \$9,430
- Married Couple: \$14,130



SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB)



**Must have Medicare Part A &
Part B**



**Get Extra Help paying for
prescriptions**

2024: won't pay more than \$11.20 per drug
covered under your Medicaid drug plan



QUALIFYING INDIVIDUAL (QI)/QI-1

Helps Pay for:

- Part B premiums

Monthly Income Limits:

- Individual: \$1,661
- Married Couple: \$2,239
- Income must be at least 120% of poverty but less than 135%

Resource Limits:

- Individual: \$9,430
- Married Couple: \$14,130

Qualifying individual (QI)

Not eligible if you qualify for TennCare

Get Extra Help paying for prescriptions

- 2024: won't pay more than \$10.30 per drug covered under your TennCare drug plan

Must re-apply each year (first-come, first-served basis)

- Priority given to those who received QI benefits the previous year

QUALIFIED DISABLED & WORKING INDIVIDUAL (QDWI)

- May qualify if:
 - Under 65
 - Working
 - Have a disability
 - Lost benefits (SS disability, Medicare premium-free Part A) when returned to work
 - Substantial Gainful Activity

QUALIFIED DISABLED & WORKING INDIVIDUAL (QDWI)

Pays for:

- Part A premiums only

Financial Eligibility:

- Resource: \$4,000/Individual or \$6,000/Couple
- Countable income below 200% of poverty (after disregards and adjustments)



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APPLICATION PROCESS



APPLYING IN TENNESSEE

Fill out a TennCare application

- Paper Application
 - <https://www.tn.gov/content/dam/tn/tenncare/documents/TEDSPaperApp.pdf>
- Online
 - tenncareconnect.tn.gov
- Phone
 - 1-855-259-0701

**OR Fill out an Application for Help with Medicare Prescription Drug Plan (Part D) Costs

- Through SSA
- Automatically shared with your state's TennCare office unless you opt out



APPLYING IN TENNESSEE

Make a copy before
submitting

Save proof that you
submitted

Should receive a Notice of
Action within 45 days of
submitting your application

- If you don't receive this, contact TennCare

ADDITIONAL INFORMATION

MSP recipients go through the renewal process

Effective Dates

- QI, SLMB, QDWI: eligibility begins on the date the application (TennCare or Low-Income Subsidy) is filed, or when all eligibility requirements are met (whichever is later)
- QMB: eligibility begins on the first day of the month after the application is approved

Show your Medicare card and QMB card (TennCare) when you get care

Due to the COVID emergency Congress required states to keep TennCare enrollees covered.

- This means TennCare could not terminate coverage and did not conduct the redetermination/renewal process for TennCare enrollees which usually happens once a year.

This pause ended, and TennCare began renewals on April 1, 2023

- This means TennCare will now be reviewing all TennCare enrollees to see if they are eligible. This may require enrollees to fill out a packet of questions - "renewal packet".

If you would like more information on this

- We have a series of trainings on the unwinding and how to navigate it on our training hub and soon will be posted on our YouTube.
- We also host a monthly "Office Hours" to answer questions and learn from you. If you would like to join contact Shana Watkins at swatkins@tnjustice.org

TENNCARE REDETERMINATION

TJC TENNCARE QUESTIONS OFFICE HOURS

We also host a monthly "Office Hours" to answer questions and learn from you. If you would like to join contact Shana Watkins at swatkins@tnjustice.org

- The next meeting is on 2/20/2024 and we will be focusing on the experience of folks with MSPs.



WHAT TO BE PREPARED FOR IN UNWINDING

If you are not eligible for TennCare or MSP you may be terminated.

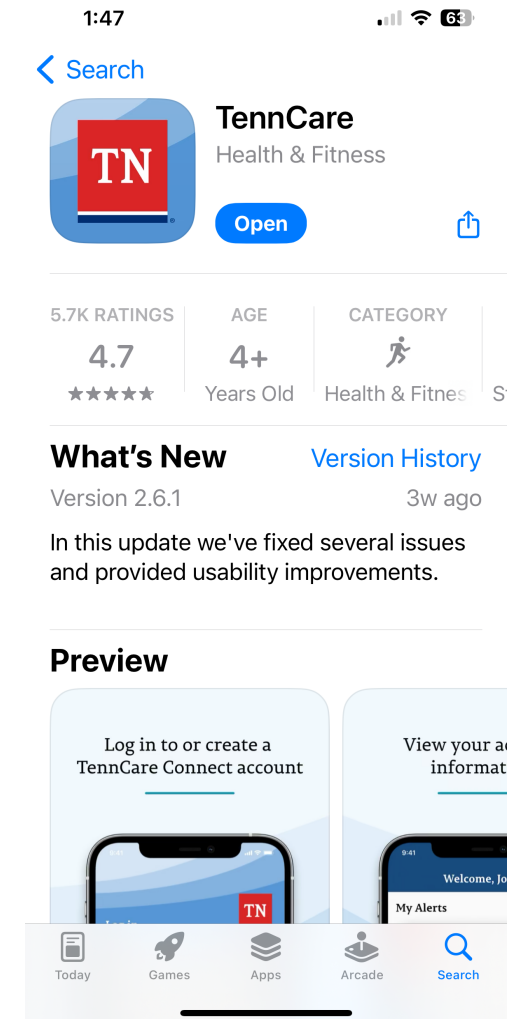
If TennCare does not think you are not eligible, you should receive a pre-termination form that you should fill out and send back

If you are not eligible you should be sent a termination form with information on how to appeal if you believe you are eligible.

Whether or not you are eligible, make sure your contact information is up to date with TennCare

TENNCARE CONNECT APP

- -Cannot currently submit application through app
- -Can report changes, view letters and coverage, upload and send documents, sign up for alerts





WHERE YOU CAN UPDATE YOUR ADDRESS



vzapata@tnjustice.org

MY COVERAGE

Coverage Dashboard

Apply For Coverage

Link My Case

Renew My Coverage

Report A Change

HOUSEHOLD DOCUMENTS

My Documents

My Letters

My Submissions

Dashboard Tutorial

MANAGE MY ACCOUNT

Manage My Account

Communication Preferences

Progress

Click Continue Application to complete your pending application.

Continue Application

You don't have coverage with us now. Ready to apply? Click **'Apply Now'** or call 855-259-0701.

Apply Now

Link your case to see coverage online through your TennCare Connect account. You can link your case by entering your Social Security Number (SSN), Person ID, or Application Number.

Link My Case



ALTERNATIVE PROGRAMS

Medicare Advantage Plan (Medicare Part C)

- Provides all Part A and Part B benefits (insured by private company, may also include drug coverage)

Medicare Supplement Insurance (Medigap)

- Helps pay for copayments, coinsurance, and deductibles
- Pay monthly premium to a private insurance company

ASSISTANCE IN
APPLYING FOR
A
MEDICARE
SAVINGS
PROGRAM
(MSP)

Tennessee Justice Center: Help through TennCare Connect

<https://www.tnjustice.org/>
Email: info@tnjustice.org

Phone: 615-255-0331 (or toll free at 877-608-1009)

Get Covered Tenn: Help through TennCare Connect

<http://www.getcoveredtenn.org/>
Email: enroll@fcsnashville.org

Phone: 1-866-475-7879

State Health Insurance Assistance Program (SHIP): Help through Social Security

<https://www.tn.gov/aging/our-programs/state-health-insurance-assistance-program--ship-.html>
Email: tn.ship@tn.gov

Phone: 1-877-801-0044

ASSISTANCE IN APPLYING FOR A MEDICARE SAVINGS PROGRAM (MSP)

- **Tennessee Justice Center: Help through TennCare Connect**

<https://www.tnjustice.org/>

Email: info@tnjustice.org

- Phone: 615-255-0331 (or toll free at 877-608-1009)

- **Get Covered Tenn: Help through TennCare Connect**

- <http://www.getcoveredtenn.org/>

Email: enroll@fcsnashville.org

- Phone: 1-866-475-7879

- **State Health Insurance Assistance Program (SHIP): Help through Social Security**

- *SHIP can answer many Medicare and MSP related questions as well.

<https://www.tn.gov/aging/our-programs/state-health-insurance-assistance-program--ship-.html>

Email: tn.ship@tn.gov

- Phone: 1-877-801-0044

BONUS SLIDE

■ **Countable resources for MSP**

- Centers for Medicare and Medicaid Services (CMS) Program Overview and Policy Chapter 1.6.2 explains that states must use income and resource methodologies and requirements ***no more restrictive*** than the Supplemental Security Income (SSI) program's requirements for MSP determinations.
- Here is information on SSI resource counting: <https://www.ssa.gov/ssi/text-resources-ussi.htm>

■ **Rural Health Association of TN is also helping with Renewals**

- (866) 675-7092
- Andrew@tnruralhealth.org

■ **Tennessee PACE program – just for folks in Hamilton County**

- More info sent by Debra King: <https://www.tn.gov/tenncare/long-term-services-supports/the-program-for-all-inclusive-care-for-the-elderly-pace-program.html>

■ **To request data around unwinding, you can submit a public records request with TennCare here:**

- [https://tenncare.govqa.us/WEBAPP/rs/\(S\(x31icjl2ptsnhtg4veq2nitp\)\)/support/home.aspx](https://tenncare.govqa.us/WEBAPP/rs/(S(x31icjl2ptsnhtg4veq2nitp))/support/home.aspx)

QUESTIONS?

ejenkins@tnjustice.org



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