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
MEDICARE SAVINGS PROGRAM (MSP)

FEBRUARY 15, 2024
TODAY'S PRESENTERS

Emily Jenkins  
Staff Attorney  
ejenkins@tnjustice.org

Jane Beasley  
Senior Client Advocate  
jbeasley@tnjustice.org
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
**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
MSP BASICS

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

Administered by states (for Tennessee, administered by TennCare).

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

Some folks get their Medicare costs paid for automatically based on their TennCare category. These folks are in the Medicare Part B "Buy-in" category.
## 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
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
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<th><strong>Definitions</strong></th>
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<td><strong>Extra Help/Part D Low-Income Subsidy</strong>: helps pay out-of-pocket costs of Medicare prescription drug coverage</td>
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<td><strong>Dually eligible beneficiaries</strong>: enrolled in both Medicare and TennCare</td>
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<td><strong>Partial-benefit dually eligible beneficiaries</strong>: receive benefits through the MSPs, but don't receive full TennCare benefits</td>
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<td><strong>Full-benefit dually eligible beneficiaries</strong>: qualify for full TennCare benefits through other pathways. Can still receive assistance through MSPs</td>
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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.
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)
APPLICATION PROCESS
APPLYING IN TENNESSEE

Fill out a TennCare application

- Paper Application
- Online
  - tennicareconnect.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
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
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<th>Due to the COVID emergency Congress required states to keep TennCare enrollees covered.</th>
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<td>• This means TennCare could not terminate coverage and did not conduct the redetermination/renewal process for TennCare enrollees which usually happens once a year.</td>
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<th>This pause ended, and TennCare began renewals on April 1, 2023</th>
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<td>• 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 - &quot;renewal packet&quot;.</td>
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| • 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**
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
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
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))/supporthome.aspx