

Age + Action

June 17–20, 2019 | Washington, DC

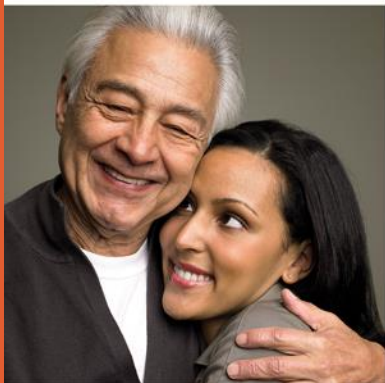


National Council on Aging

Improving Enrollment & Protections for Medicare Beneficiaries in Medicare Savings Programs

June 17, 2019

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National Council on Aging

Better Care for Dually Eligible Individuals

Sara Vitolo and Kim Glaun

Medicare-Medicaid Coordination Office

Centers for Medicare & Medicaid Services

June 17, 2019

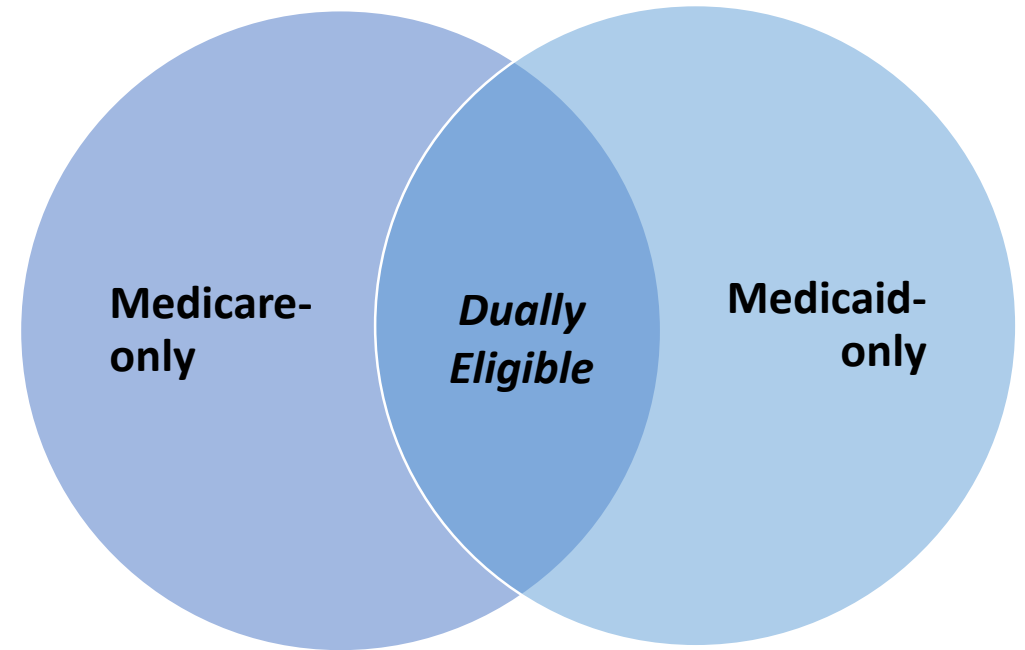
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Dually Eligible Individuals

How it works

Dually eligible individuals navigate two separate programs:

- Medicare for the coverage of most preventive, primary, and acute health care services and drugs
- Medicaid for the coverage of long-term care supports and services, certain behavioral health services, and for help with Medicare premiums and cost-sharing
- Where the benefits overlap, Medicare is primary payer

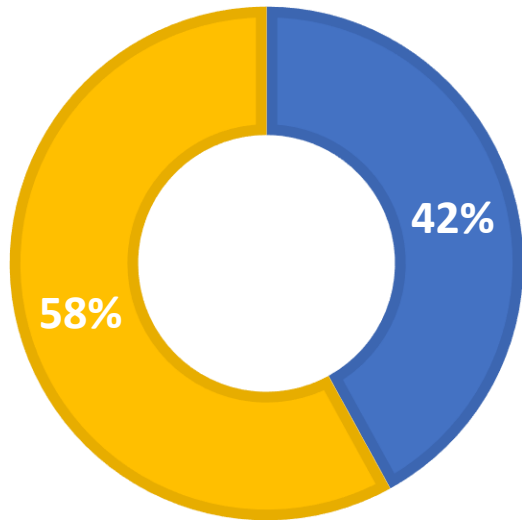


12 million individuals are simultaneously enrolled in Medicare and Medicaid

Dually Eligible Individuals

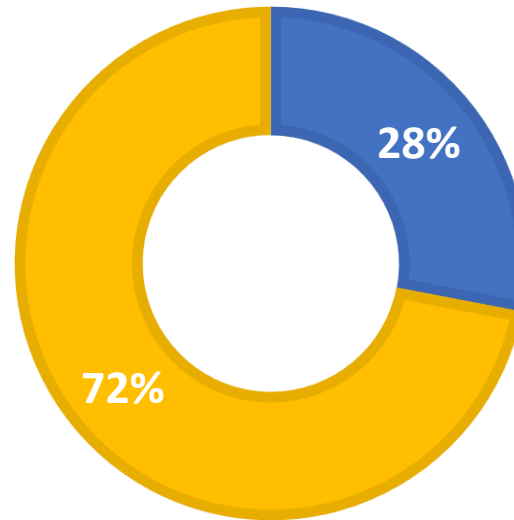
BY AGE

■ Under age 65 ■ Over age 65



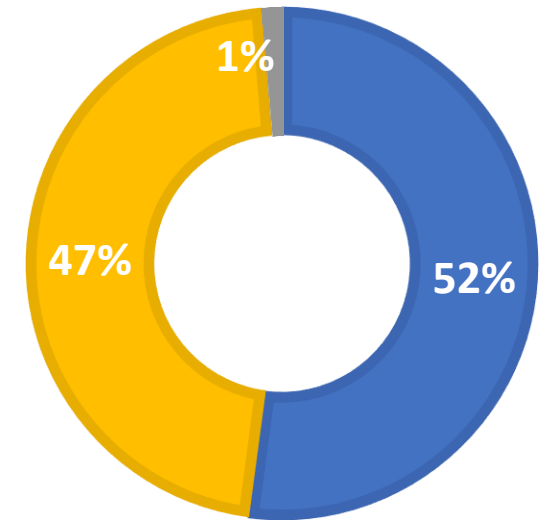
BY TYPE OF BENEFIT

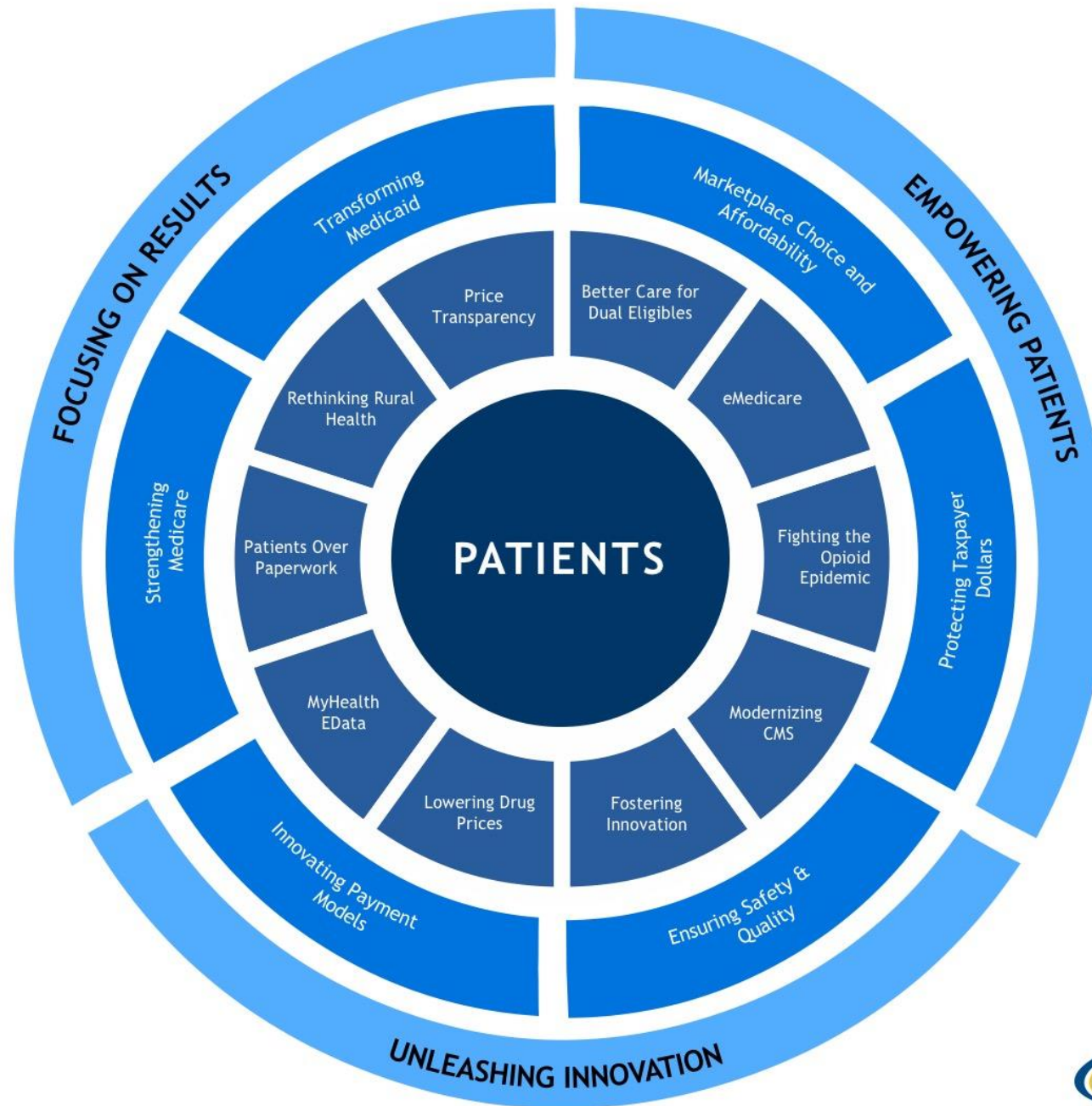
■ Partial-benefit ■ Full-benefit



BY INITIAL MEDICARE ELIGIBILITY

■ Disability ■ Age ■ ESRD





Better Care for Dually Eligible Individuals

Modernizing the Medicare Savings Programs (MSPs)

- Simplifying eligibility and enrollment
- Improving CMS-State data exchange
- Ensuring beneficiary protections

Promoting integrated care to achieve better outcomes

- Strengthening Medicare Advantage and Medicaid alignment
- Modernizing requirements for the Programs of All-Inclusive Care for the Elderly
- Inviting states to partner to test approaches in serving dually eligible individuals that work best for the unique needs of their state

Simplifying Eligibility and Enrollment

Program	Income Limits*	Income Limit Aligned with LIS?	2019 Asset Limits	Asset Limit Aligned with LIS?
QMB	100% of the federal poverty level (FPL)	<ul style="list-style-type: none"> No - income limit for full LIS is 135% FPL, which is higher than the QMB income limit 	<ul style="list-style-type: none"> \$7,730 for an individual \$11,600 for a married couple 	<ul style="list-style-type: none"> Yes - asset limit is the same as the asset limit used for full LIS benefits
SLMB	Greater than 100 but less than 120% FPL	<ul style="list-style-type: none"> No - income limit for full LIS is 135% FPL, which is higher than the SLMB income limit 	<ul style="list-style-type: none"> \$7,730 for an individual \$11,600 for a married couple 	<ul style="list-style-type: none"> Yes - asset limit is the same as the asset limit used for full LIS benefits
QI**	Greater than 120% but less than 135% FPL	<ul style="list-style-type: none"> Yes – income limit for full LIS is 135% FPL*** 	<ul style="list-style-type: none"> \$7,730 for an individual \$11,600 for a married couple 	<ul style="list-style-type: none"> Yes - asset limit is the same as the asset limit used for full LIS benefits
QDWI	200% FPL	<ul style="list-style-type: none"> No – QDWI is not designed to align with LIS 	<ul style="list-style-type: none"> \$4,000 for an individual \$6,000 for a married couple 	<ul style="list-style-type: none"> No – QDWI is not designed to align with LIS



Modernizing Medicare Savings Programs to Better Serve Dually Eligible Beneficiaries:

Alignment of Medicare Savings Program Eligibility with the Medicare Part D Low Income Subsidy Program

By Erin Weir Lakhmani, Mathematica

* Monthly income limit amounts are rounded up to the next dollar (for example, 100% FPL in the 40 contiguous states in 2019 is \$1,041/month). When evaluating MSP eligibility, all states must disregard at least \$20 of a beneficiary's unearned income, \$65 of earned income, and half of earned income after that (per the Supplemental Security Income (SSI) benefit income exclusions, as described in the SSA POMS Section 00815.023, available at <https://secure.ssa.gov/poms.nsf/lnx/0600815023>). States may also choose to implement more generous disregards and/or exclusions.

** In addition to meeting income and asset eligibility requirements in their state, a beneficiary can only be enrolled into the QI program if they are not eligible for any other Medicaid eligibility categories in that state.

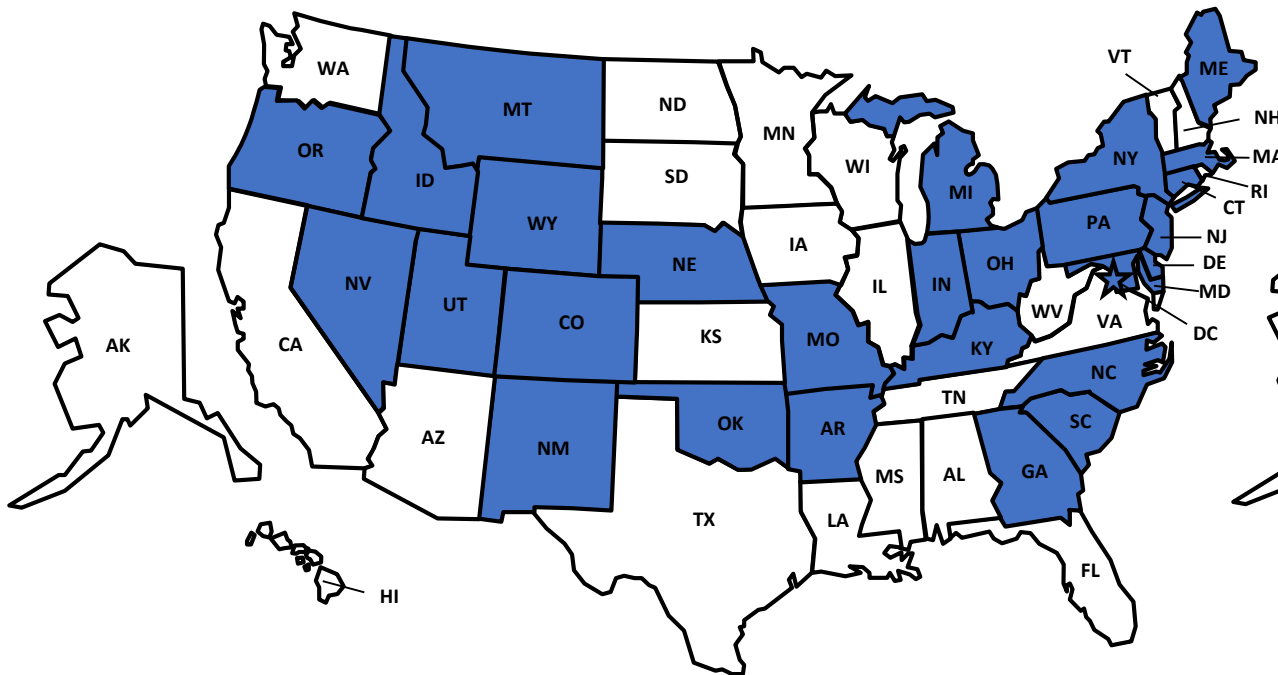
*** The income limit for QI is between 120% FPL and 135% FPL, whereas the full LIS income limit is simply less than 135% FPL.

Integrated Care Resource Center, Alignment of Medicare Savings Program Eligibility with the Medicare Part D Low Income Subsidy Program:

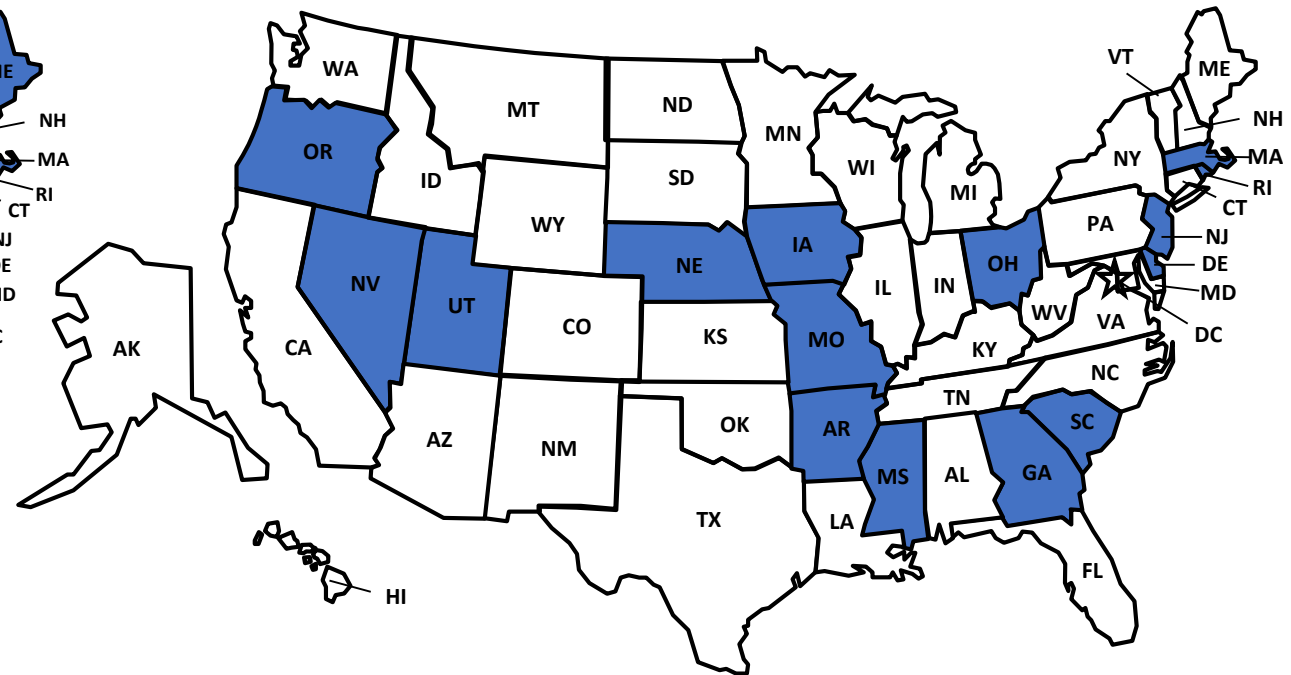
<https://www.integratedcareresourcecenter.com/resource/alignment-medicare-savings-program-eligibility-medicare-part-d-low-income-subsidy-program>

Improving CMS-State Data Exchange

STATES EXCHANGING BUY-IN DATA DAILY



STATES EXCHANGING MMA DATA DAILY



Ensuring Beneficiary Protections



Medicare Summary Notice for Part B (Medical Insurance)

The Official Summary of Your Medicare Claims from the Centers for Medicare & Medicaid Services

Page 1 of 5

JENNIFER WASHINGTON
TEMPORARY ADDRESS NAME
STREET ADDRESS
CITY, ST 12345-6789

THIS IS NOT A BILL

Notice for Jennifer Washington

Medicare Number	XXX-XX-1234A
Date of This Notice	September 16, 2017
Claims Processed Between	June 15 – September 15, 2017

Your Deductible Status

Your deductible is what you must pay for most health services before Medicare begins to pay.

Part B Deductible: You have now met **\$85.00** of your **\$109.00** deductible for 2017.

Be Informed!

This notice contains claims covered by the Qualified Medicare Beneficiary (QMB) program, which pays your Medicare costs. When you're enrolled in the QMB program, providers and suppliers who accept Medicare aren't allowed to bill you for Medicare deductibles, coinsurance, and copayments.

Your Claims & Costs This Period

Did Medicare Approve All Services?	Yes
Number of Services Medicare Denied	0

See claims starting on page 3.

Total You May Be Billed	\$0.00
-------------------------	--------

Providers with Claims This Period

June 18, 2017
Susan Jones, M.D.
June 28, 2017
Craig I. Secosan, M.D.
June 29 – June 30, 2017
Edward J. McGinley M.D.



April 2019

3 tips for people in the Qualified Medicare Beneficiary Program

If you're among the 7.5 million people in the Qualified Medicare Beneficiary (QMB) Program, Medicare providers aren't allowed to bill you for services and items Medicare covers, including deductibles, coinsurance, and copayments. If a provider asks you to pay, that's against the law.

If you get a bill for these charges:

- 1. Tell your provider or the debt collector that you're in the QMB Program** and can't be charged for Medicare deductibles, coinsurance, and copayments. If you've already made payments on a bill for services and items Medicare covers, you have the right to a refund.
Note: To make sure your provider knows you're in the QMB Program, show both your Medicare and Medicaid or QMB card each time you get care. You can also give your provider a copy of your Medicare Summary Notice (MSN). Your MSN will show you're in the QMB Program and shouldn't be billed.
Log in to your [MyMedicare.gov](#) account at any time to view your MSN or sign up to get your MSNs electronically.
- 2. If your provider won't stop billing you**, call us at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. We can confirm that you're in the QMB Program. We can also ask your provider to stop billing you, and refund any payments you've already made.
- 3. If you have a problem with a debt collector**, you can send a complaint to the Consumer Financial Protection Bureau (CFPB) online or call the CFPB toll-free at (855) 411-2372. TTY users can call (855) 729-2372. CFPB will forward your complaint to the debt collection company and work to get you a response from them.



Prohibition Billing Dually Eligible Individuals Enrolled in the Qualified Medicare Beneficiary (QMB) Program

MLN Matters Number: SE1128 **Revised** Related Change Request (CR) Number: N/A
Article Release Date: June 26, 2018 Effective Date: N/A
Related CR Transmittal Number: N/A Implementation Date: N/A

Note: This article was revised on June 26, 2018, to clarify the description of the QMB program. It also adds that starting July 2018 the Medicare Summary Notice (MSN) is another way for providers to verify the QMB status of beneficiaries for Medicare Fee-For-Service (FFS) claims. All other information remains the same.

PROVIDER TYPES AFFECTED

This article pertains to all Medicare providers and suppliers, including pharmacies that serve beneficiaries enrolled in Original Medicare or a Medicare Advantage (MA) plan.

PROVIDER ACTION NEEDED

This Special Edition MLN Matters® Article from the Centers for Medicare & Medicaid Services (CMS) reminds **all Medicare providers and suppliers, including pharmacies, that they may not bill beneficiaries enrolled in the QMB program for Medicare cost-sharing.** Medicare beneficiaries enrolled in the QMB program have no legal obligation to pay Medicare Part A or Part B deductibles, coinsurance, or copays for any Medicare-covered items and services.

Implement key measures to ensure compliance with QMB billing requirements. Use the Medicare 270/271 HIPAA Eligibility Transaction System (HETS) (effective November 2017), CMS' eligibility-verification system, and the provider Remittance Advice (RA) (July 2018) to identify beneficiaries' QMB status and exemption from cost-sharing prior to billing. Starting July 2018, look for QMB alerts messages in the RA for FFS claims to verify QMB after claims processing. Work with your office staff and vendors to make sure your insurance verification and billing systems are ready to incorporate these QMB updates. Refer to the Background and Additional Information Sections below for further details and important steps to promote compliance.

BACKGROUND

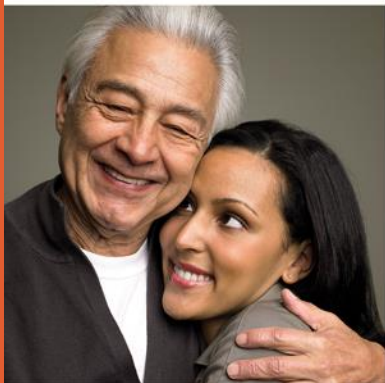
All Original Medicare and MA providers and suppliers—not only those that accept Medicaid—must not charge individuals enrolled in the QMB program for Medicare cost-sharing. Providers who inappropriately bill individuals enrolled in QMB are subject to sanctions. Providers and suppliers may bill State Medicaid programs for these costs, but States can limit Medicare cost-sharing payments under certain circumstances.

3 tips for people in the Qualified Medicare Beneficiary Program:

<https://www.medicare.gov/Pubs/pdf/12039-Qualified-Medicare-Beneficiary-Program.pdf?eType=EmailBlastContent&elId=49893424-8f11-4bdf-88a8-fd076afd0c87>

MLN Matters Number SE1128: <https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNMattersArticles/downloads/SE1128.pdf>





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National Council on Aging

Data Visualizations

Lauren Popham June 17, 2019

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SSA letters to Medicare beneficiaries who may be eligible for MSP and LIS benefits

- Each spring, the Social Security Administration (SSA) sends letters to people they believe are *likely eligible* but not enrolled in Medicare Savings Programs (MSP) and/or the Part D Extra Help/Low Income Subsidy (LIS) benefit
- NCOA uses the data from SSA to create a map of the number of letters sent to each zip code in the U.S.
- The tool was last updated in May 2019
- Why use the tool?
 - Community-based partners may find the tool useful for identifying where to focus their outreach efforts

SSA letters to Medicare beneficiaries who may be eligible for MSP and LIS benefits

- There are two variations of the letters:
 - Form SSA-L447 provides information about MSPs
 - Form SSA-L448 provides information about *both* LIS and MSPs
- In May-June 2019, SSA sent over 2 million letters:
 - 1.5 million L448 letters to those potentially eligible for both LIS and MSP
 - 543,000 L447 letters to those potentially eligible for MSP

SSA letters to Medicare beneficiaries who may be eligible for MSP and LIS benefits

- Notes about the data:
 - Zip codes that are sent fewer than 10 letters are omitted by SSA due to privacy concerns
 - SSA bases its mailings on Social Security retirement/disability income benefits and does not take into consideration other sources of income and assets

Using the visualization tool

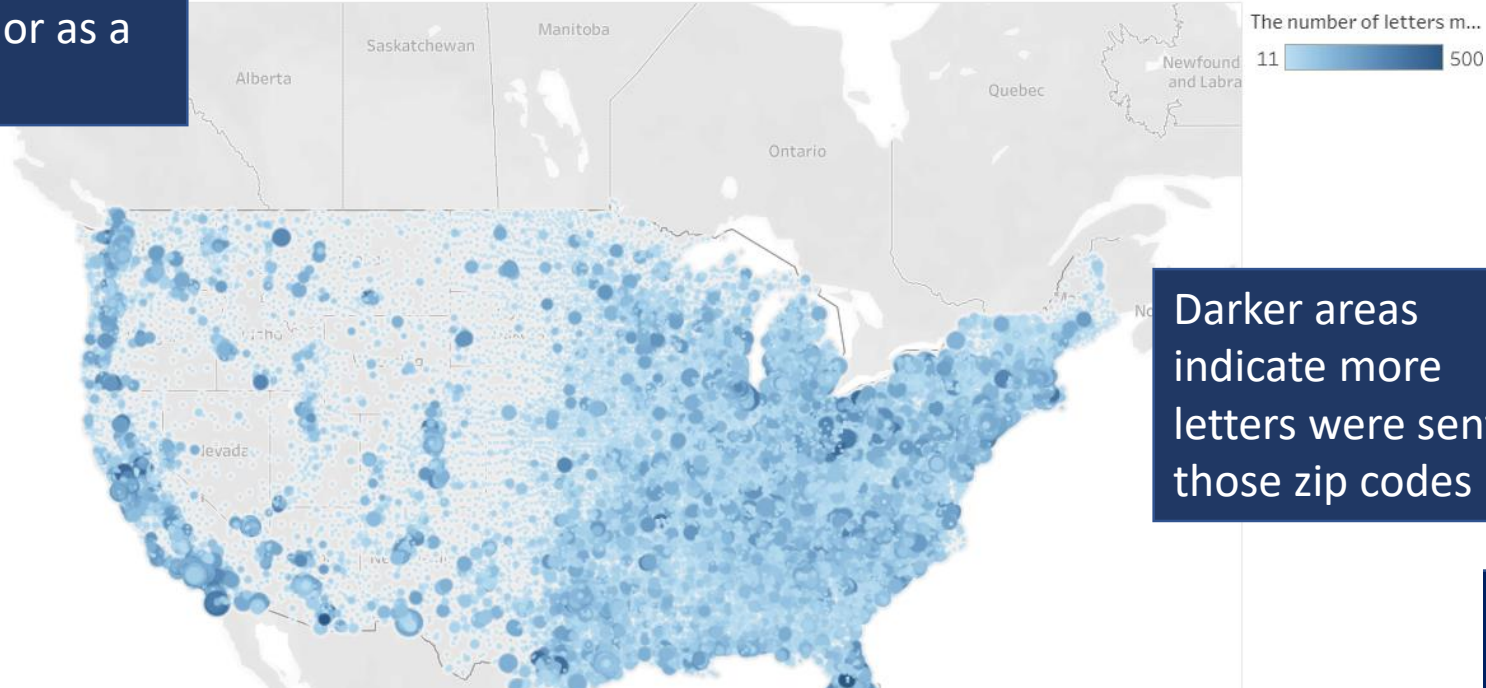
Letters the Social Security Administration sends to those who are potentially eligible for Medicare Savings Programs (MSPs) and/or Part D Extra Help/Low-Income Subsidy (LIS) by zip code in May 2019

Can click either tab to view the data as a heat map or as a table view



Map View

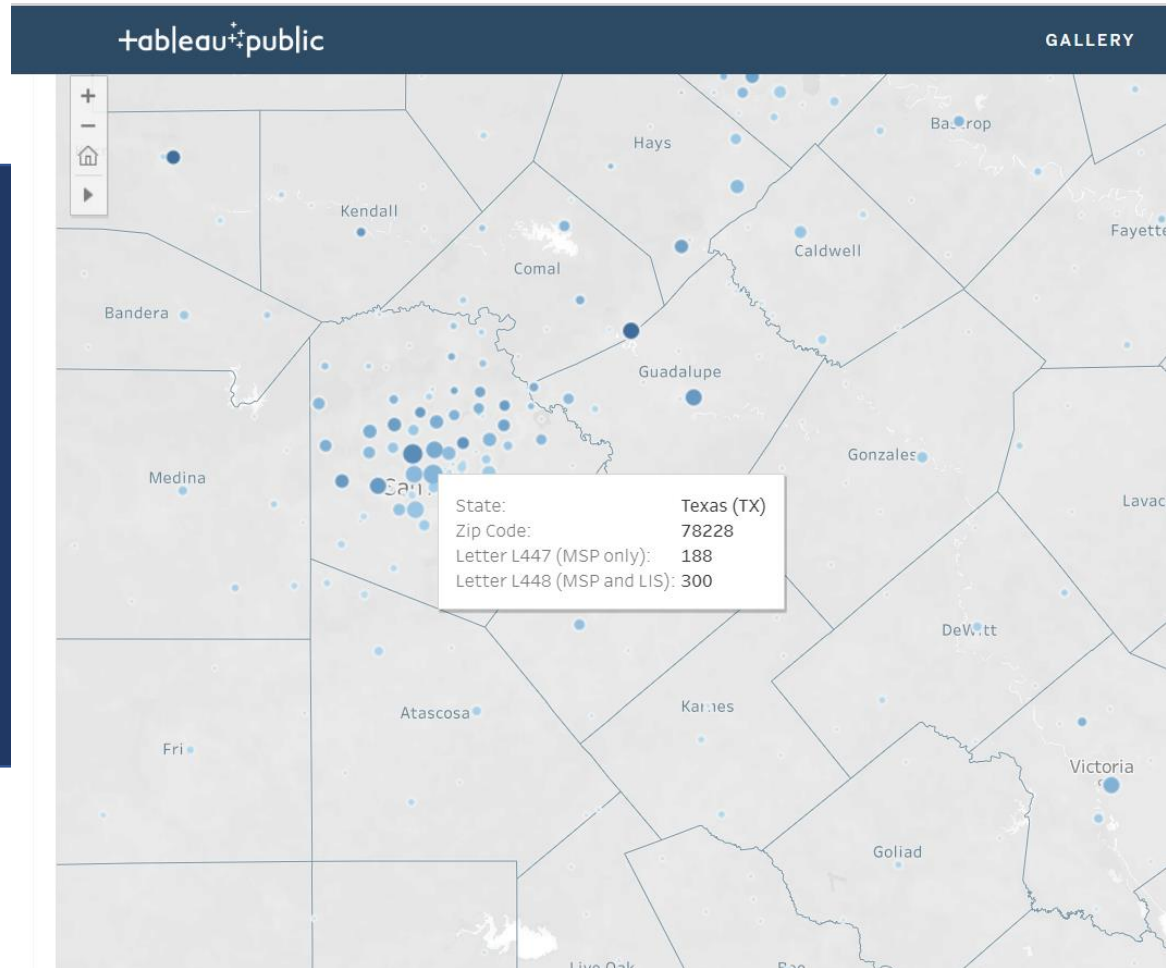
Data Table View



Darker areas indicate more letters were sent to those zip codes

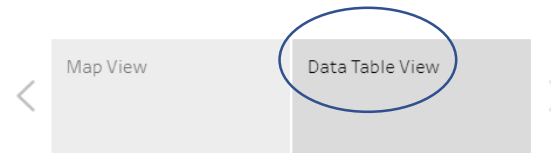
Using the visualization tool

Zoom into an area of interest and scroll over with your mouse. You will see the state, zip code, and the numbers of L447 and L448 letters sent to that zip code.



Using the visualization tool

Letters the Social Security Administration sends to those who are potentially eligible for Medicare Savings Programs (MSPs) and/or Part D Extra Help/Low-Income Subsidy (LIS) by zip code in May 2019



Select your state on the left side of the table.

State	Zip Code	Letter L447 (MSP only)	Letter L448 (MSP and LIS)
California (CA)	72956	82	199
	72957		
	72958	33	59
	72959	12	22
	90001	82	66
	90002	82	59
	90003	91	90
	90004	97	163
	90005	68	64
	90006	88	107
	90007	54	40
	90008	83	163
	90009		13
	90010	16	18
	90011	149	95
	90012	107	70
	90013	41	25

Use the Table view to download the data

Using the visualization tool

The screenshot shows the Tableau Public web interface. At the top is a dark blue navigation bar with the Tableau logo, links for GALLERY, AUTHORS, BLOG, RESOURCES, and ACTIVITY, a SIGN IN button, and a search icon. Below the navigation bar is a data table with a light blue background. The table has four columns: an ID column, a name column, an age column, and a count column. The data rows are as follows:

ID	Name	Age	Count
90066		59	264
90067			39
90068		17	77
90069		11	107
90070			
90071			
90072			
90073			
90074			
90075			
90076			
90077			69
90078			
90079			
90080			
90081			
90082			
90083			
90084			
90086			
90087			
90088			
90089			
90090			
90091			

At the bottom of the interface is a light gray toolbar with icons for navigation and actions. A dark blue callout box with white text points to the 'Download' icon (a square with a downward arrow) in the toolbar. The text in the callout box reads: "After selecting the data you want to download, click this button."

Using the visualization tool

tableau+public

GALLERYAUTHORS

Map ViewData Table View

State	Zip Code	Letter L447 (MSP only)	Letter L448 (MSP and LIS)
	90239		
	90240	30	95
	90241	65	155
	90242	60	126
	90245	18	55
	90247	108	186
	90248	28	77
	90249	55	113
	90250	132	234
	90251		
	90254		83
	90255	154	139
	90260	48	97
	90261		
	90262	107	97
	90263		
	90264		
	90265	13	89
	90266	17	190
	90267		
	90270	40	44
	90272	13	186
	90274	20	258
	90275	43	379
	90277	27	176
	90278	39	151

Select data and then download as a text file.

Download

Select your file format.

Image

Data

Crosstab

PDF

PowerPoint

Tableau Workbook

Get the App

Cancel

Medicare-Medicaid Dual Eligible Enrollment by County

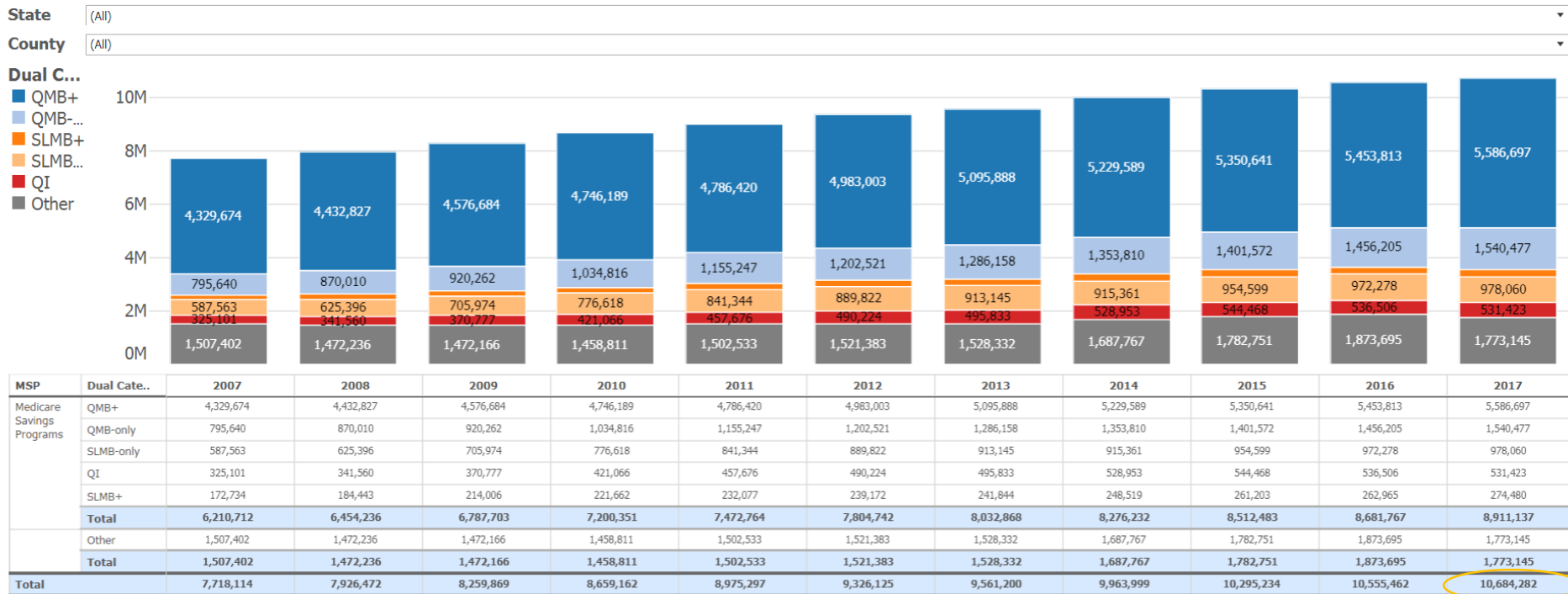
- This tool allows you to view enrollment in each dual-eligible Medicaid and Medicare Savings Program at the state- and county-level.
 - Qualified Medicare Beneficiary (QMB)
 - QMB+ (qualified for QMB and Medicaid)
 - Specified Low Income Beneficiary (SLMB)
 - SLMB+ (qualified for SLMB and Medicaid)
 - Qualifying Individual (QI)
 - Other (categorically eligible for Medicaid but not MSPs)
- Data is from CMS
- Reflects period from December 2007 through December 2017
 - Will update again soon
- Useful for seeing enrollment trends overtime

Medicare-Medicaid Dual Eligible Enrollment by County

Legend is on the left side indicating what each color in the stacked bar chart represents

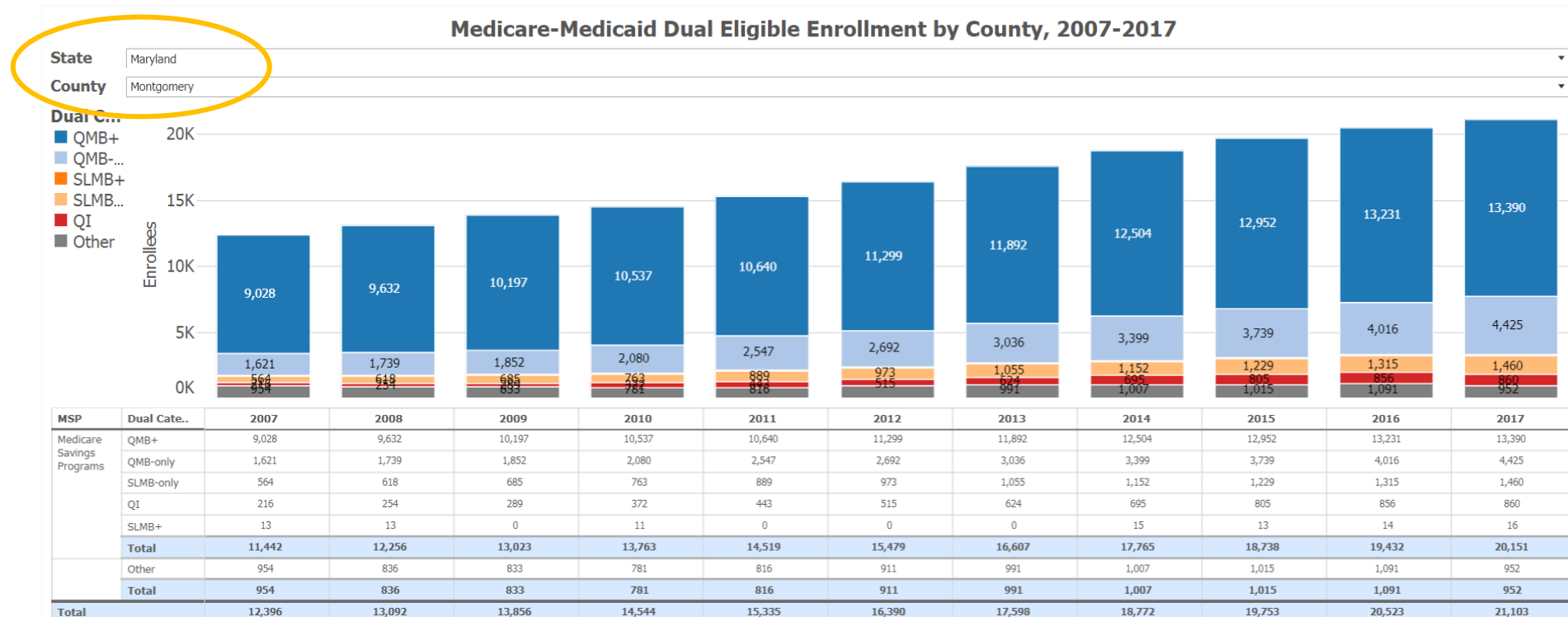
10.6 million enrolled as of Dec 2017

Medicare-Medicaid Dual Eligible Enrollment by County, 2007-2017



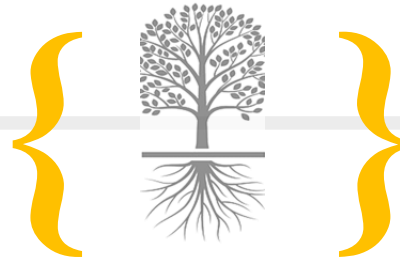
Medicare-Medicaid Dual Eligible Enrollment by County

Can select a specific state and county as shown below



Links to the visualizations

- SSA Letter Visualization: <https://www.ncoa.org/economic-security/benefits/visualizations/lis-msp-potential-eligibles/>
- MSP enrollment visualization: <https://www.ncoa.org/economic-security/benefits/visualizations/medicare-savings-program-visualization/>
- Search ncoa.org for more visualizations (e.g., SNAP enrollment, LEP, SSDI, etc.)
- Questions?
 - Contact Lauren Popham at Lauren.Popham@ncoa.org



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