

How Buy-In Works for Cases Still in Legacy

Updated September 2020

How Buy-In Works

Important Reminders

- As of January 1, 2017 individuals cannot receive SMF and any other type of Medicaid benefit – it is a stand-alone benefit.
- Retroactive SMB and SMF is not automatic, you must complete the [online CMU Request](#) and contact the Buy-In Unit manually once CMU confirms the request was processed
- Clients who are already eligible for, but not receiving either part of Medicare must enroll with SSA
- Clients who are receiving Part A-only or Part B-only (anyone with a Medicare ID #) do not have to contact SSA to enroll in the part they don't have
- Do not add Medicare-related coding to any case before the Medicare actually takes effect, even if you are using a future effective or medical start date (e.g. code someone with Part A but no Part B as MIB 2 until Buy-In confirms the Part B has processed)

How Buy-In Works

Important Reminders (cont.)

- Clients who are receiving SSB (Title II benefits) will be automatically enrolled in Part A and Part B when they turn 65
 - Individuals can opt out of Part B, but not Part A
- Clients who have been receiving SSDI for 24 months will be automatically enrolled in Part A and Part B (unless they turn 65 first, in which case the first bullet applies)
 - Individuals can opt out of Part B, but not Part A
- All other clients (including SSI recipients) must enroll in Medicare when they turn 65. Note: They can actually begin the enrollment 3 months before their 65th birthday
- Only those who qualify for QMB-BAS can receive Part A buy-in
- If an individual does not have free Part A, he/she must pay for Part A in order to receive SMB or SMF
 - These individuals are uninsured, and have a Medicare ID # (BIC) that ends in M

How Buy-In Works

Important Reminders (cont.)

- We do not require clients otherwise eligible for OSIPM to pay for Part A if not eligible for QMB-BAS, unless he/she has a service liability large enough to accommodate the Part A premium deduction
- The state does not pay for Part B premiums for CBI clients, but to get the Part B established for someone who is eligible for but not receiving it, the worker must add the SBI case descriptor and contact the Buy-In Unit so they can manually set up Part B
 - Once Part B is started, the Buy-In unit will notify you so you can change the SBI case descriptor to CBI
 - SSA will start deducting the Part B premium from the client's SSB – make sure to explain this to your clients as it might be confusing!

How Buy-In Works

Conditional Enrollment

Conditional enrollment means SSA will enroll the individual in Medicare under the condition that the state will pay the premiums. **Important: For the purposes of QMB-BAS eligibility for “uninsured” individuals, conditional enrollment is the same thing as receiving Part A.**

Conditional enrollment requires action by the eligibility worker, the client, and the Buy-In Unit

How Buy-In Works

Retroactive SMB and SMF

- Code and open case as normal
- Determine eligibility for retroactive months
- Complete the [online CMU Request](#) to for retroactive months
- Contact Buy-In after you receive confirmation from CMU that the CMU Request was processed

Scenarios: OSIPM-Eligible

- QMB-BAS/Receives Part A (no cost) and Part B
- SMB-SBI-CBI/Receives Part A (no cost) and Part B
- QMB-BAS/Receives Part A (no cost)/No Part B
- SMB-SBI/Receives Part A (no cost)/No Part B
- CBI/Receives Part A (no cost)/No Part B
- QMB-BAS/Eligible to enroll in Part A/No Part A or Part B (including SSI recipients turning 65)
- SMB-SBI-CBI/Entitled to no-cost Part A/No Part A or Part B
- QMB-BAS/Uninsured Medicare recipient/No Part A/Has Part B
- Uninsured Medicare recipient/No Part A/Has Part B/Not otherwise eligible for QMB-BAS

Scenarios: Not OSIPM-Eligible

- Receives Part A (no cost) and Part B
- Receives Part A (no cost)/No Part B/QMB-BAS-eligible
- Receives Part A (no cost)/No Part B/SMB or SMF
- Uninsured Medicare recipient/No Part A/Receives Part B/Otherwise QMB-BAS-eligible
- Uninsured Medicare recipient/No Part A/Receives Part B/Not QMB-BAS-eligible
- Entitled to Part A (at cost or no-cost)/Not enrolled in Part A or Part B /Otherwise QMB-BAS-eligible
- Entitled to no-cost Part A/Not enrolled in Part A or Part B/Otherwise SMB/SMF-eligible
- Entitled to Part A at cost/Not enrolled in Part A or Part B/Otherwise SMB/SMF eligible

How Buy-In Works

Process – Eligible for OSIPM/Receives Free Part A and Part B and eligible for QMB-BAS

- *Day 1 – Code OSIPM case with no Medicare or MSP coding, approve*
- *Day 2 – Add Medicare to **Health Ins. Tab** and QMB coding to case effective the first of the next month*

How Buy-In Works

Process – Eligible for OSIPM/Receives Free Part A and Part B,
eligible for SMB-SBI-CBI

➤ *Code case with OSIPM and MSP/SBI/CBI, no additional action required*

How Buy-In Works

Process – Eligible for OSIPM/Receives Free Part A/No Part B/Otherwise Eligible for QMB-BAS

- *Day 1: Apply OSIPM coding (if new case) with no Medicare or MSP coding, approve*
- *Day 2: Remember the QMB eff. date will be the month after OSIPM*
 - Code case with MIB 2 (Medicare A&D in Health Ins tab of ACCESS) and FS1 C/D
 - Do not add QMM Med Prg/# or QMM C/D
 - Open case (or integrate existing OSIPM case)
 - Contact Buy-In to set up Part B
 - Wait for Buy-In to contact you to confirm the Part B
 - Once confirmed, code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), QMM Med Prg#, QMM and FS1 C/D, integrate eff the month after OSIPM eff date (not including retro OSIPM)

How Buy-In Works

Process – Eligible for OSIPM/Receives Free Part A (no cost)/No Part B SMB or SBI

- *Apply OSIPM coding (if new case)*
- Code with MIB 2 (Medicare A&D in Health Ins tab of ACCESS) and FS2 C/D
- *Do not add SMB/SBI coding*
- Open case (or integrate existing OSIPM case)
- Contact the Buy-In Unit for the Part B
- The Buy-In Unit will contact you to confirm the Part B
- *If SMB eligible:*
 - Once confirmed, code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), SMB Med Prg#, SMB and FS2 C/D, integrate
- *If eligible for SBI*
 - Once confirmed, code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), SBI and FS2 C/D, integrate

How Buy-In Works

Process – Eligible for OSIPM/Receives Free Part A/No Part B/CBI Client

- *If eligible for CBI*
 - Apply OSIPM coding (if new case)
 - Code with MIB 2 (Medicare A&D in Health Ins tab of ACCESS), SBI and FS2 C/D
 - Do not add CBI C/D – add SBI C/D in order to establish Part B for the client.
 - Contact Buy-In for the Part B
 - Note: Once buy in processes, The Buy-In Unit will contact you to change SBI back to CBI.
 - Open case (or integrate existing OSIPM case)
 - Wait for Buy-In Unit to contact you to confirm the Part B
 - Once confirmed, code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), CBI and FS2 C/D, integrate

How Buy-In Works

Process – OSIPM-eligible/SSI Recipients or Uninsured (BIC M)
Who Are 65 and Older/No Part A or B/Eligible for QMB-BAS

- Open OSIPM case (if not already open)
- Complete the DHS 1460B and give to client
- Client needs to contact SSA provide 1460B form to sign up for Medicare
- SSA will then Contact Buy-In Unit
- Once the buy-in has processed, the Buy-In Unit will contact worker to add appropriate MIB coding with an effective date
- Code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), QMM Med Prg#, QMM and FS1 C/D, integrate
- Use the effective date provided by the Buy-In Unit

Note: If the client is unable to go down to local SSA office, have client call 1-800-772-1213 for phone appointment

How Buy-In Works

Process – Eligible for OSIPM/Entitled to no-cost Part A/No Part A or Part B

* This refers to those who are eligible for but not receiving Medicare (e.g. someone who opted out when they turned 65)

➤ *If not otherwise QMB-BAS eligible:*

- Open OSIPM case (if not already open)
- Complete the DHS 1460B and give to client
- Client needs to take form to local SSA office to sign up for Medicare
- SSA will then contact Buy-In Unit
- Once the buy-in has processed, the Buy-In Unit will contact worker to add appropriate MIB coding
- For SMB, code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), SMB Med Prg#, SMB and FS2 C/D, integrate
- For SBI or CBI, code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), SBI/CBI and FS2 C/D, integrate
- For CBI, use above procedure, except notify Buy-In that it will be CBI so they can let you know when to change SBI to CBI ([see slide 4](#))

Note: If the client is unable to go down to local SSA office, have client call 1-800-772-1213 for phone appointment

How Buy-In Works

Process - Uninsured Medicare recipient/Eligible for OSIPM/No Part A/Has Part B

- *Medicare ID ends with “M” 123456789M*
- *Clients MUST be otherwise QMB-BAS eligible to receive Part A buy-in*
- *If otherwise QMB-BAS eligible:*
 - *Apply OSIPM coding (if new case)*
 - *Code with MIB 1 (Medicare B & D in Health Ins. tab of ACCESS) & FS1 C/D*
 - *Do not add QMM Med Prg/# or QMM C/D*
 - *Open case (or integrate existing OSIPM case)*
 - *Contact the Buy-in Unit for Part A, wait for response*
 - *Once confirmed, code with MIB 3 (Medicare A & B & D in Health Ins. tab of ACCESS), QMM Med Prg/#, QMM and FS1 C/D, integrate*

Note: Enrollment (and buy-in) is never automatic for Part A when a QMM C/D is added to the case – in these cases you must contact the Buy-In Unit.

How Buy-In Works

Process - Uninsured Medicare recipient/Eligible for OSIPM/No Part A/Has Part B (continued)

- *If not otherwise QMB-BAS eligible:*
 - Apply OSIPM coding (if new case)
 - Code with MIB 1 (Medicare B & D in Health Ins. tab of ACCESS) & FS2 and SBI or CBI C/D
 - Open case (or integrate existing OSIPM case)
 - Remember:
 - If the client is not QMB-BAS eligible, then he/she cannot get Part A buy-in
 - If the client does not agree to pay for Part A, he/she cannot get SMB

How Buy-In Works

Process – Not eligible for OSIPM/Receives Part A (no cost) and Part B

➤ *Code case with appropriate MSP, no additional action required*

How Buy-In Works

Process – Not eligible for OSIPM/Receives Part A (no cost)/No Part B

➤ *If QMB-BAS eligible:*

- Code case with MIB 2 (Medicare A&D in Health Ins tab of ACCESS), QMB Med Prg/#, QMB and FS1 C/D
- Open case (or reopen existing closed case) and approve benefits
- Contact the Buy-In Unit for the Part B
- Wait for the Buy-In Unit to contact you to confirm the Part B
- Once confirmed, code with MIB 3 (Medicare A & B & D in Health Ins. tab of ACCESS), integrate

How Buy-In Works

Process – Not eligible for OSIPM/Receives Part A (no cost)/No Part B

➤ *If SMB/SMF eligible:*

- Code case with MIB 2 (Medicare A&D in Health Ins tab of ACCESS), SMB/SMF Med Prg/#, SMB/SMF and FS2 C/D
- Open case (or reopen existing closed case) and approve benefits
- Contact the Buy-In Unit for the Part B
- Wait for the Buy-In Unit to contact you to confirm the Part B
- Once confirmed, code with MIB 3 (Medicare A & B & D in Health Ins. tab of ACCESS), integrate

How Buy-In Works

Process – Uninsured Medicare recipient (BIC M)/Not eligible for OSIPM/No Part A/Receives Part B

- *If otherwise QMB-BAS eligible:*
 - Create a case and leave it pending (or reopen and pend a previously closed case)
 - Contact the Buy-In Unit for the Part A, wait for response
 - Once confirmed, code with MIB 3 (Medicare A & B & D in Health Ins tab of ACCESS), QMB Med Prg/#, QMB and FS1 C/D

How Buy-In Works

Process – Uninsured Medicare recipient (BIC M)/Not eligible for OSIPM/No Part A/Receives Part B

- *If otherwise eligible for SMB or SMF:*
 - Unless client is willing to pay for Part A, there is no eligibility for SMB or SMF

How Buy-In Works

Process – Not eligible for OSIPM/Uninsured (or BIC M)/Eligible to enroll/Not enrolled in Part A or Part B

- *If otherwise QMB-BAS eligible:*
 - Create a new case and pend or reopen an existing case and place in pending status
 - Complete the DHS 1460B and give to client
 - Client needs to take or provide the form to SSA to sign up for Medicare
 - SSA will then contact Buy-In Unit
 - Once the buy-in has processed, the Buy-In Unit will contact worker to open QMB case (including the effective date)
 - Code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), QMB Med Prg#, QMB and FS1 C/D, approve benefits

How Buy-In Works

Process – Not eligible for OSIPM/Uninsured (BIC M)/Not enrolled in Part A or Part B

- *If otherwise SMB/SMF eligible:*
 - If the individual does not agree to enroll in and pay for Part A, there is no SMB/SMF eligibility
 - If the individual is willing to pay for Part A, tell them to contact SSA to enroll in Part A and pend them for proof of enrollment
 - Only you receive proof, you can open the SMB/SMF case

Existing QMB-only client/Uninsured (BIC M) loses QMB eligibility/Eligible for SMB or SMF only

- Once the QMB ends, the Buy-In unit will contact the worker to notify him/her that the state will no longer pay the Part A
- The client will receive a notice of Part A premium from Medicare office
- There is no eligibility for SMB or SMF unless individual pays their own Part A premium, so you must send a 210A to request proof that the client is paying the Part A
- If you do not receive verification of payment, close the case (due process applies, unless client fails to provide requested information)