How Buy-In Works

APD Medical Programs
A.K.A. Non-MAGI
Updated December 2016

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 no longer 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 <u>either</u> part of Medicare must enroll at the SSA office

➢ Clients who are receiving Part A-only or Part B-only (anyone with a Medicare ID #) <u>do not</u> have to go to the SSA office 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
  ➢ The QMB effective date rule does not apply to these people – the QMB has to start start the same month

➢ 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 <u>pay for</u> 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

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 <u>after</u> 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 <u>not</u> 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 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
- Code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), QMM Med Prg#, QMM and FS1 C/D, integrate
- Effective date should be month Medicare begins, regardless of QMB effective date rule

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 <u>not</u> 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 <u>must</u> contact the Buy-In Unit.

How Buy-In Works

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

➢ *If <u>not</u> 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, approve benefits effective the month Part A begins (when Buy-In tells you to) – disregard QMB effective date rule

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 <u>and the letter from Buy-In</u> and give to client
  ➢ Client needs to take form and letter 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 open QMB case effective the date the Medicare starts (this is an exception to the QMB-BAS effective date rule)
  ➢ Code with MIB 3 (Medicare A&B&D in Health Ins tab of ACCESS), QMB Med Prg#, QMB and FS1 C/D, approve benefits

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)