

# Medicaid and Medicare

Presented at the August 2023 MMAC meeting



# Individuals in receipt of Medicaid who need to apply for Medicare

- Individuals turning 65
- Individuals who have been disabled for 24 months
- Individuals with End Stage Renal Disease (ESRD)
- Individuals with Lou Gehrig's Disease (ALS)

# Medicare

## Planning for Medicare

- [When to sign up](#)
- Automatic enrollment in Medicare occurs if you are actively receiving Social Security benefits when you become eligible– This occurs when you turn 65 or have a qualifying disability and have been on Social Security Disability Insurance (SSDI) for 24 months.
- There are some different timelines for adults and children with disability benefits and certain diseases. (ALS) (ESRD).

## Signing up for Medicare

### Part D- Prescription Drug Coverage

- Once you become eligible for Medicare while in receipt of Medicaid, you will need a Part D plan as Medicaid will no longer cover prescription drug costs.
- Part D enrollment is not automatic, steps need to be taken to sign up for Part D through SSA.

# Medicaid can help with Medicare Premiums

## Medicare Savings Program

- Qualified Medicare Beneficiaries (QMB)
- Specified Low-Income Medicare Beneficiaries (SLMB)
- Qualifying Individuals (QI)
- Qualified Disabled Working Individuals (QDWI)
- Part B-ID

## SSI Premium Assistance

# Medicare Savings Plans (MSPs)/ Medicare Premium Assistance Program

## Qualified Medicare Beneficiary (QMB) program

Supports the payment of Medicare Part A, Part B premiums for individuals with an income of 100% FPL.

This group receives QMB benefits and could receive Medicaid Coverage.

## Specified Low-Income Medicare Beneficiary (SLMB) program

Supports the payment of Part B premiums for individuals with an income greater than 100% FPL but less than 120% FPL.

This group receives SLMB benefits and could receive Medicaid Coverage.

## Qualifying Individual (QI) program

Supports the payment of Medicare Part B only. Receives Medicare Part A benefits and has an income of 120% FPL but less than 135% FPL.

This group cannot be in receipt of any other Medicaid coverage for the same time period.

FPL = Federal Poverty Limit

[Policy: 510-05-60-10](#)

[ACA & Non-ACA Income Level Chart 4-2023](#)

# Medicare Savings Plans (MSPs)/ Medicare Premium Assistance Program

## Qualified Disabled Working Individuals (QDWI)

Supports the payment of Medicare Part A only. Clients in this group must be:

### Requirements

Under 65 years old  
Working  
Lost their premium-free Medicare Part A due to returning to work  
Meet the income and resource limits.  
Determined by Social Security Administration.

## Part B-ID

Supports the payment of Part B-ID premium.

### Requirements

Are entitled to coverage for Medicare Part B-ID premium only  
Have been in receipt of Medicare coverage under Medicare End Stage Renal Disease (ESRD) entitlement which is ending 36 months after a successful transplant  
Cannot have any other coverage under Medicaid  
Coverage for this group began January 1, 2023.  
Note: Social Security Administration determines if an individual is eligible for Medicare Part B-ID

## SSI Premium Assistance

Supports individuals who have SSI income and Medicare Part B only.

# Medicaid Coverages

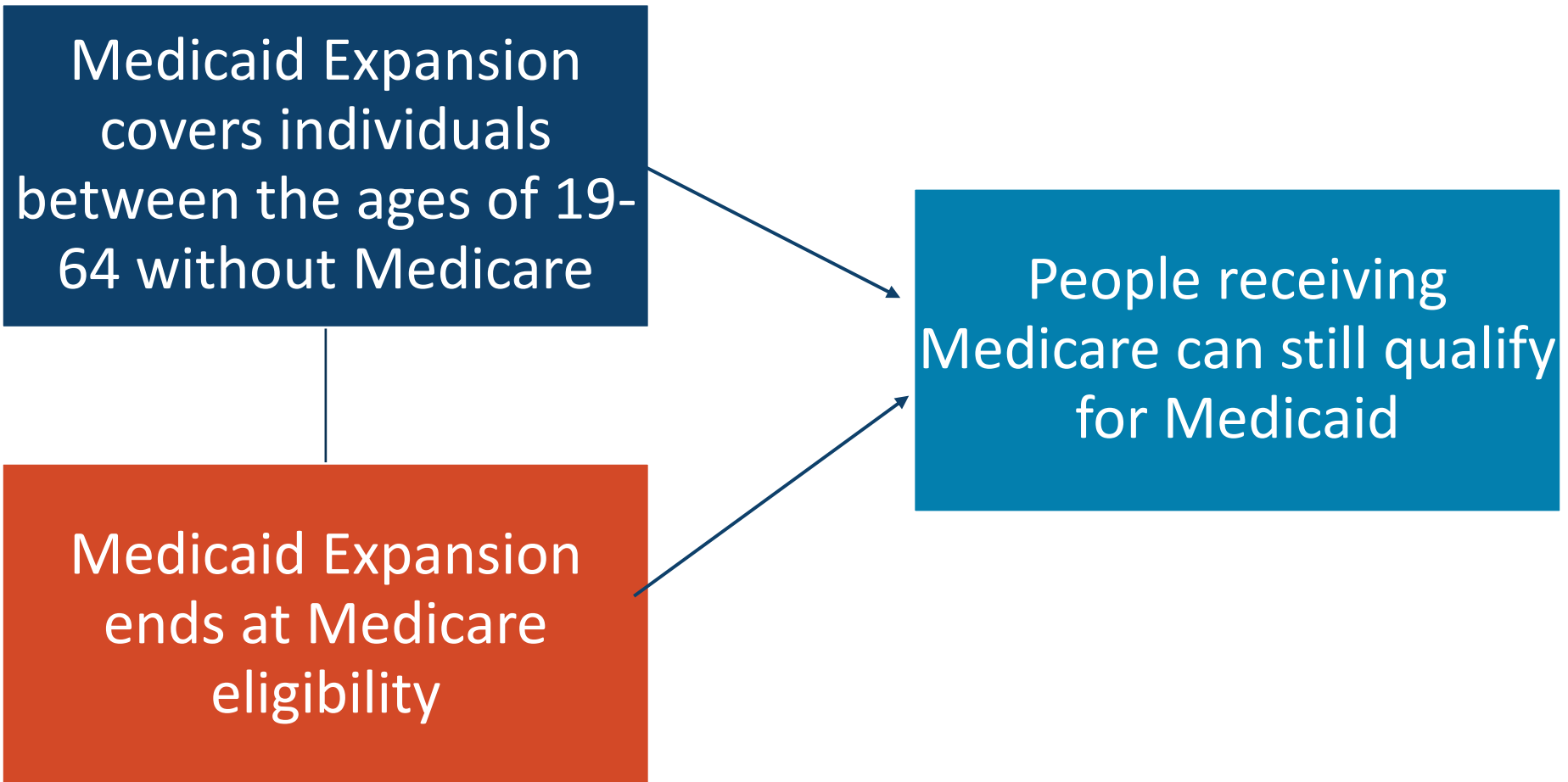
Medicaid does not end with the eligibility for Medicare

There are certain coverages through Medicaid that are not allowed if you are eligible for Medicare

- Medicaid Expansion



# Expansion ends at Medicare, but Medicaid may continue





# Medicaid vs. Medicare

## Medicaid

- Joint state and federal entitlement program to cover medical costs for people with limited income and resources
- Offers coverage beyond Medicare
- People either pay nothing or minimal amounts for covered medical expenses
- Each state runs its own program and looks different

## Dual Eligible

- Low-income people who are disabled and cannot work
- Low-income 65+
- Entitled to Part A and/or B and some Medicaid

## Medicare

- Federal health insurance program for
  - People 65 and older
  - People with certain disabilities (any age with kidney failure or long-term kidney disease)
- People who are currently disabled and cannot work
- Federal so it looks the same in all states
- People pay part of medical costs (premiums, deductibles, coinsurance)
- Parts A (Hospital), B (Outpatient), and D (Prescriptions – must sign up for A or B before enrolling in D)

# Why is dual eligibility important?

## Additional services

- Enrollment in traditional Medicaid may provide access to services that Medicare doesn't cover

## Premium coverage frees up income

- Help paying Medicare premiums and/or cost sharing fees up money for other necessities like food and housing

## Prescription drug assistance benefits

- Can increase odds of people being able to
  - afford meds to control chronic conditions and
  - Take their prescription drugs which can keep health care costs down.
  - [Part D Extra Help](#)



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