

Issue 38: INSIDER'S EDGE: Older Adults and the ACA—QHP Coverage

Welcome back, Insiders! Readers have had many questions about which individuals over 65 can purchase health insurance through a qualified health plan (QHP) using Maryland Health Connection. It's a little complicated, so let's take things step by step!



Can someone enrolled in Medicare purchase a QHP?

No. If someone is enrolled in premium-free Medicare Part A and/or Part B

- They are **not** eligible for advance premium tax credits (APTC) or cost-sharing reductions (CSR) **and**
- HHS says the Marketplace **cannot** sell them QHP coverage because it would duplicate their Medicare benefits.

Can someone who qualifies for Medicare, but has not yet enrolled, purchase a qualified health plan (QHP)?

Individuals who qualify for Medicare, e.g., because they worked for a total of 40 quarters—10 years, are **not** eligible for APTC or CSR to purchase QHP coverage through Maryland Health Connection. When an individual becomes eligible for Medicare, they lose their eligibility for Marketplace subsidies after a brief transition period.

While a Medicare-eligible individual who is not yet enrolled *could* purchase a QHP at **full-cost** without any subsidies instead of enrolling in Medicare, there are few, if any, practical reasons why he or she would want to choose to purchase QHP coverage and to not enroll in Medicare.

Not everyone over 65 qualifies for Medicare. What options do these individuals have?

U.S. citizens and lawful permanent residents at least age 65, who have been here for five years, may buy-in to Medicare if they don't have the work history to qualify. Individuals who don't qualify for Medicare can also purchase QHP coverage.

- Low-income individuals who buy-in to Medicare may be eligible for QMB or SLMB. (See *Issue 37: Older Adults and the ACA—QMB, SLMB, and Dual Eligibles*)
- Individuals who choose to purchase QHP coverage may be eligible for APTC and CSRs if:
 - Their income is between 100% and 400% FPL **and**
 - They do not have access to other minimum essential coverage, such as an employer-sponsored health plan.

How can qualified aliens who are over 65 but who do not meet the five year bar get health care coverage?

Even though they are over 65, recent lawfully present immigrants are eligible to buy QHP coverage through Maryland Health Connection. Just like other applicants who don't meet the five year bar, they may qualify for APTC and CSR to help with the cost of purchasing a QHP if:

- They are lawfully present ***and***
- Their income is less than 400% FPL.

That's it for now! Stay tuned for our next issue when we'll look at which adults over 65 can use Maryland Health Connection to apply for Medicaid. (Hint: It's a pretty small and exclusive group who can! Everyone else should visit an LDSS.)

Questions? Send them to dhmh.medicaidmarge@maryland.gov.