

## Issue 37: INSIDER'S EDGE: Older Adults and the ACA—QMB, SLMB, and Dual Eligibles

Well hi there, Insiders! Ready to dive back into the details about how the ACA is impacting older adults?



Today, we're looking at more frequently asked questions from our ever inquisitive readers!

### Are QMB and SLMB changing?

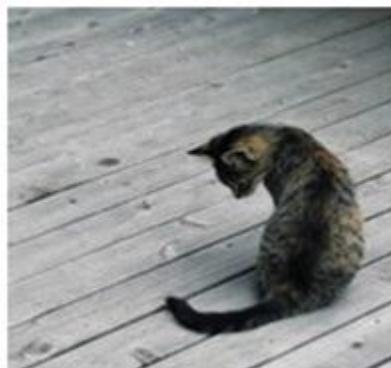
No. These programs are not changing.

### What else do I need to know?

Remember, on January 1, Medicaid will expand full benefits to adults under age 65 with incomes up to 138 percent of the federal poverty level (FPL). Medicaid will not consider assets in eligibility determinations for these individuals.

However, the Medicaid expansion will not change the rules for individuals who are eligible for both Medicaid and Medicare. "Dual eligibles" will continue to be eligible for the same premium and cost-sharing benefits for which they are currently eligible. Eligibility for these benefits will continue to be based on the current income and asset rules.

### A little fuzzy on the details when it comes to QMB, SLMB, and dual eligibles?



*No need to be embarrassed! Check out the details below....*

### Qualified Medicare Beneficiary Program (QMB)

- Covers individuals whose income is 100% or less of the FPL.
- To qualify, a beneficiary must meet asset limitations of \$8,580/individual or \$13,620/couple (adjusted annually for inflation).

- Individuals are eligible to have their Medicare co-pays, coinsurance, deductibles and monthly Medicare Part "B" premiums paid by the Maryland Medical Assistance Program.
- If an individual is enrolled in Medicare Part "B," but is not entitled to free Medicare Part "A," Medicaid will pay the Part "A" premium as a buy-in benefit.

#### Specified Low Income Medicare Beneficiary Program (SLMB)

- Covers individuals whose income is 100% - 120% of the FPL.
- To qualify, a beneficiary must meet asset limitations of \$8,580/individual or \$13,620/couple (adjusted annually for inflation).
- Individuals are eligible to have Medicaid pay their Medicare Part "B" premiums only.
- Individuals with slightly higher incomes (120% - 135% FPL) can also qualify for SLMB benefits through the QI program. QI beneficiaries must meet asset limitations of \$8,580/individual or \$13,620/couple (adjusted annually for inflation).

#### Full-benefit dual eligibles

- "Full-benefit dual eligibles" refers to people who qualify for Medicare and full benefit Medicaid coverage. For these individuals, Medicaid not only pays Medicare premiums and cost-sharing charges, but also "wraps" Medicaid to provide Medicaid services not picked up by Medicare.
- Individuals who are disabled or over age 65 and who receive SSI as well as Medicare are entitled to full Medicaid benefits, which are provided as a wrap-around to Medicare once Medicare coverage begins.
- Individuals who are disabled or over age 65 and whose income is 40% or less of the FPL (\$350/month individual, \$392/month couple) are entitled to full Medicaid benefits, which are provided as a wrap-around to Medicare once Medicare coverage begins.
- If an individual over age 65 is in this medically needy group and not entitled to free Medicare Part "A," the individual is required to apply for "buy-in" Medicare, for which Medicaid will pay the premium.

#### **How should individuals apply for benefits?**

Individuals who currently receive Medicare will continue to have Medicaid eligibility determined at LDSSs. Disabled individuals who are under 65 and waiting to receive Medicare can use the Maryland Health Connection to determine whether they are eligible for Medicaid.

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