

1610.45.10 Medicare buy-in program benefits

Table 1. Medicare Savings Program Aid Categories

Aid Category in IEDSS	Benefit Name/Package	Minimum Federal Income Limit	Indiana's Income Limit (<i>more generous in most cases</i>)	Income Disregard	Benefit	Can Co-Exist with Full Medicaid category (Full Dual)?	Comments
MA L	Qualified Medicare Beneficiary, QMB	100% FPL	150% FPL	<p>\$20 general income disregard, \$65 + ½ earned income disregard (example: earns \$1,065 from a job, we deduct \$65 and ½ of the income, and count only \$500 of the earned income)</p> <p>Note: SSA COLA increases go into effect Jan. 1 of each year; we ignore the increase in Social Security income until new FPL amounts go into effect in March 1 of each year.</p>	Pays Part A & B premiums, coinsurance, and deductibles	Yes	MA L/QMB can be open along with full Medicaid or can be open alone (partial dual).
MA J	Specified Low-Income Medicare Beneficiary, SLMB	120% FPL	170% FPL		Pays Part B premiums only	Yes	MA J/SMLB can be open along with full Medicaid or can be open alone (partial dual).
MA I	Qualified Individual, QI	135% FPL	185% FPL		Pays Part B premiums only	No	All MA I/QI members are partial duals only.
MA G	Qualified Disabled & Working Individuals, QDWI	200% FPL	200% FPL		Pays Part A premiums only	No	All MA G/QDWI members are partial duals only.

Table 2. Other Buy-In Benefits

	Other Buy-In Benefit Name/Package	Eligibility Criteria	Benefit	Can Co-Exist with Full Medicaid category (Full Dual)?	Comments
(does not show in IEDSS)	Full-Benefit Dual Eligible, FBDE	Must be open in full aged/blind/disabled (A/B/D) Medicaid category	Pays Part B premiums only	N/A	This benefit is for individuals whose income is too high for any MSP, but who are open in A/B/D coverage. The income limit for standard A/B/D categories is 100% FPL; but income limits for LTSS A/B/D and MEDWorks (MADW/MADI) are much higher than MSP limits. These members will fail MSP eligibility in IEDSS and it will not be opened. However, our Buy-In Unit (Gainwell/CoreMMIS) will pay their Part B premiums on their end.
(does not show in IEDSS)	Pre-emptive Buy-In	Must be open in a full coverage category, including HIP	Pays Part B premiums only	Yes	This is a requirement of our Buy-In agreement with CMS; once a person already on Medicaid becomes eligible for Medicare, we need to buy them in for Part B even before we determine if they are eligible to continue with any level of MSP coverage. Once that determination is finished by DFR, they may open into one of the benefits described in this table or they may lose all benefits (if ineligible).