OVER 65 AND DON’T HAVE MEDICARE PART A? YOU MAY BE ABLE TO GET HELP TO GET IT!

Qualifying for Medicare Part A:

If you have limited income and are eligible for Medicare but have to pay a premium for Medicare Part A (hospital insurance) because you have not worked enough, you may qualify for help through the Medicare Part A Buy-In process. If you qualify, you will get help paying for your Medicare premiums, certain doctors’ visits and prescription drug coverage.

To qualify for the Medicare Part A Buy-In, you must:

- Be at least 65 years of age;
- Be a U.S. citizen or a lawfully admitted, permanent legal resident, a “qualified alien”;
- If you are not a U.S. citizen, have lived in the U.S. for at least 5 years in a row prior to qualifying;
- Have countable income below 100% of the poverty guidelines, $993 ($1,331 for a couple) in 2014; and
- Have or be enrolling in Medicare Part B

Note: Even if you already have Medicaid, you can still qualify for the Medicare Part A Buy-In.

Once you finish the Part A Buy-In process, you will have:

- Medicare Part A (hospital insurance)\(^1\)
- Medicare Part B (medical insurance)
- Medicare Part D (a Medicare drug plan)
• Help paying for both Part A and B
• Help paying for Part D

For a basic guide to the Part A Buy-In, turn this page over. See the attached packet for more detailed instructions.
BASIC STEPS TO THE MEDICARE PART A BUY-IN

1. **Enroll in Medicare Part B at your local Social Security office.**
   (Note: If you already have Medicare Part B\(^2\), skip to Step 2)

   Because you qualify for the Medicare Part A Buy-In, you can enroll in Part B at any time during the year. You are not limited to the General Enrollment Period (January 1 – March 31)

2. **Go to your local Department of Public Welfare (DPW) office with proof that you are enrolled in Medicare Part B and:**
   - Get screened for the Medicare Part A Buy-In; **and**
   - Apply for “cost sharing” to have Department of Public Welfare (DPW) pay your premiums

3. **You will be automatically enrolled in Extra Help.**
   (to pay for your Medicare Part D plan)

   When you are enrolled in “cost sharing”, you will automatically get “Extra Help”, a federal program that helps pay for most of the costs of Part D drug coverage. Within a few months, you will be enrolled in a Part D plan unless you choose one yourself or already have one. You will receive a letter in the mail telling you what your choices are.

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\(^2\)You have Medicare Part B if you have a red-white-and-blue Medicare card that says, “Medical (Part B)”
See the attached packet for a detailed, step-by-step guide to the Medicare Part A Buy-In. It will tell you where to go, what to do, and what paperwork to bring to the Social Security Administration and Department of Public Welfare (DPW) offices.
STEP-BY-STEP GUIDE TO THE MEDICARE PART A BUY-IN

Use this guide for the Medicare Part A Buy-In process. To get help paying for Medicare Part A (hospital insurance) and Medicare part B (medical insurance), you will need to follow these simple but careful steps in the correct order and use the materials in this packet. When you are done, you will also be enrolled in Medicare Part D (a Medicare drug plan) and automatically get help paying for it through Extra Help.

Before you start...Keep notes!

As you follow the steps for the Medicare Part A Buy-In process, make sure to write down important information, such as:

- the name and phone number of the person helping you through this process (counselor/friend/family member);
- the names and phone numbers of Social Security and Department of Public Welfare (DPW) staff who help you;
- the dates when you go to the Social Security and Department of Public Welfare (DPW) offices.

1. First you must have Medicare Part B. If you do not have Medicare Part B you will need to go to the Social Security office to apply for Part B.

(Note: If you already have Medicare Part B, skip to Step 2)

Before you visit the Social Security Office...

Collect these materials:

☐ Proof of date of birth (for example, passport, birth certificate or state ID)
Proof of all forms of income, earned and unearned (such as recent pay stubs, pension statements, tax returns or proof of Social Security reduced benefits.)

Proof of U.S. citizenship or lawful residence (for example, passport, permanent resident card, U.S. birth certificate)

Copy of Social Security card

Letter #1 from this packet

While at the Social Security Office...
- Ask to enroll in Medicare Part B (it is also called “Supplemental Medical Insurance”)
- Show the representative Letter #1 (from this packet)
- Get a copy of your Application for Medical Part B (“Supplemental Medical Insurance”)

Do not leave the Social Security office until you have completed the application process for Part B.

In 4-6 weeks, you will receive a red-white-and-blue Medicare card in the mail that says, “Medical (Part B)”.

2. Once you have enrolled in Medicare Part B, you will need to go to the Department of Public Welfare (DPW) office to get screened for the Medicare Part A Buy In and apply to have the Department of Public Welfare (DPW) pay your Medicare costs.

Before you visit the Department of Public Welfare (DPW) office...

Collect these materials:
- Proof of enrollment in Medicare Part B (the Medicare red-white-and-blue card with “M” suffix, or a copy of your Part B enrollment receipt)
- Proof of address (for example, your license, state ID or a bill)
Copy of Social Security card
Proof of all forms of income, earned and unearned (for example, recent pay stubs, pension statements, Social Security statements or tax returns)
Letter #2 from this packet.

While at the Department of Public Welfare (DPW) office...

Ask to be screened for the Medicare Part A Buy-In and apply for Medicaid/cost sharing.
Show the DPW staff person Letter #2 (from this packet).
Get proof of your application for help.

Do not leave the office until you have completed the application process.

3. You will be automatically enrolled in Extra Help for your Medicare Part D (prescription coverage).

When you have been enrolled in the cost sharing program, you will automatically get “Extra Help”, a federal program that helps pay for most of the costs of Medicare Part D drug coverage. Within a few months, you will be enrolled in a Part D plan unless you choose one yourself or already have one. You will receive a letter in the mail explaining your choices.

Letters Number 1 and 2 are attached
Social Security Office

Dear Sir/Madam:

I would like to enroll in Supplemental Medical Insurance (SMI) (Medicare Part B) as a potential **Part A Buy-In/QMB** applicant. Once I have enrolled in SMI, I will file for QMB and the Part A Buy-in at the Department of Public Welfare. Below, please find the citation from the SSA Program Operations Manual System (POMS) which explains how I am eligible to enroll in SMI outside the General Enrollment Period at any time throughout the year.

I would like to have my SMI enrollment request processed and I need a copy of my application to take with me to the Department of Public Welfare as proof that I have filed for SMI.

Thank you very much for your assistance.
PLEASE REFER TO THE FOLLOWING POMS PROVISIONS FOR PART B ENROLLMENT

Because I am eligible for QMB benefits, I am eligible to enroll in SMI outside the General Enrollment Period

**HI 00801.140**

“When the QMB provisions were enacted in 1989, States were given the option of expanding their State buy-in agreements to cover QMBs for SMI, thereby permitting QMBs to be enrolled in SMI without regard to the enrollment period and premium increase provisions applicable to individual enrollees”

See also

**HI 00801.139**

Special Instructions on how to address the MCS “exception” that will be generated can be found at

**SM 00850.700**
Letter #2

Department of Public Welfare

Dear DPW:

I am now enrolled in Medicare Part B. I would like to be assessed for the Medicare Part A Buy-In and file a QMB/Medicaid application. Below, please find the citations referencing this process from the DPW Medical Assistance Handbook. I currently meet all of the state’s requirements listed in this document as follows:

✓ I am either an SSI cash recipient or my income is below 100% of the FPL ($997; $1,331 for a couple)
✓ I am a U.S. citizen or I have met the five year continuous lawfully admitted permanent residency status;
✓ I am age 65 or older;
✓ I am enrolled in Part B, but not Part A; and
✓ I have a Medicare number with an “M” suffix.

Thank you very much for your help.
Excerpted from MAEH 388.2; 388.6

388.2 Buy-In of Medicare Part A

Most individuals who are age 65 or older get Medicare Part A. They do not have to pay for it if they or their spouses have worked 40 qualifying quarters. If they do not have enough work credits to get Medicare Part A for free, they may buy Part A and Part B.

**NOTE:** Since January 1, 1994, there has been both a standard and a reduced Part A premium rate.

If an individual has to pay the Medicare Part A premium, DPW will pay it through Buy-In only if the individual is one of the following:

- A [Qualified Medicare Beneficiary (QMB)](#).

QMB'S include the following:

- [Healthy Horizons](#) recipients—If an individual is paying the Part A premium, the CAO will enroll him or her in Buy-In. If an individual does not have Medicare and needs to apply for Part A to become eligible for Medicare, the CAO will tell the individual to contact SSA.

  **NOTE:** Individuals who get NMP and MNO benefits are also eligible for Buy-In of Part A if they meet the Healthy Horizons eligibility conditions.

- SSI recipients.
- D-50 (GA recipients) and D-00, if eligible for Medicare.
- Qualified disabled working individuals (QDWI). SSA will identify a QDWI, provide a letter confirming that the individual is a QDWI, and tell the individual to contact the CAO.

The following individuals are not eligible for payment of Part A:

- Specified Low-Income Medicare Beneficiaries (SLMBs)—DPW pays the monthly Part B Medicare premium. SLMBs may be eligible for other MA services (for example – MAWD and [Home and Community-Based Services](#)).
- Qualifying individuals (QIs)—The DPW pays the monthly Part B Medicare premium. QIs cannot get other MA services.
388.6 Authorizing Buy-In

The CAO enrolls individuals in Buy-In through an exchange between CIS and IEVS (see Using IEVS, Chapter 10, Exchange #7, Buy-In) or by completing a manual accrete action in the Buy-In system.

NOTE: Using IEVS is available on the Office of Income Maintenance Intranet for internal users.

The CAO will authorize Buy-In as follows:

- Complete the Medicare Buy-In section of the Authorization and Instruction Sheet (PW 764) for manual accrete actions, for past periods of eligibility, and for correcting past periods of eligibility.

Example: The eligibility start date for a Healthy Horizons record was February 6. CIS data entry was completed in April. The auto accrete process enrolls the individual in Buy-In as of April. The CAO completes a manual accrete action for the months of Buy-In eligibility before April.

NOTE: If the Medicare benefits are through the Railroad Retirement Board, the CAO must complete a manual accrete action to send a Buy-In enrollment request to CMS.

- Authorize in CIS for auto accrete transactions. The Buy-In system will automatically accrete the following category codes and program status codes approved in CIS:
  - PG/00
  - A, J, M (all program status codes)
  - Program Status Codes 65, 66, 67, and 80