

## Specific Medicaid Requirements

- He received SSI benefits in the month prior to the first month of RSDI benefits.
- He is not entitled to Medicare, Part A.

The widow/widower remains eligible until entitled to Medicare, Part A. Eligibility is determined by SSA and communicated to the Department through data exchange. The client must not be required to apply for this coverage group. The Worker's only eligibility responsibility is to verify entitlement to Medicare, Part A.

**NOTE:** The Worker may discover other widows/widowers in his caseload that are categorically eligible but who do not meet the requirements listed above. These are widows/widowers who lost SSI eligibility due to changes in the SSA reduction formula as part of the Social Security Amendments of 1983. Intake for this second group of widows/widowers ended 7-1-88. These individuals are eligible as long they reside in West Virginia.

#### 7. Drug Addicts And Alcoholics (DA&A) (MP R)

**Income: SSI Payment Level**

**Assets: \$2,000**

Drug addicts and alcoholics who meet the following conditions are eligible for Medicaid.

- They were found by SSA to be disabled and drug addiction or alcoholism was material to the disability determination.
- They would be eligible for SSI except that they are suspended due to non-compliance with the treatment requirements or for the mandatory period for demonstrating compliance; or
- Their SSI benefits were terminated due to the 36-month limit for SSI benefits provided under the SSI drug addiction and alcoholism provisions.

Potential eligibility is determined by SSA and communicated to the Department through data exchange. The client must not be required to apply for this coverage group.

### C. QUALIFIED MEDICARE BENEFICIARIES (QMB) (QMB)

**Income: 100% FPL**

**Assets: \$6,680 Individual  
\$10,020 Couple**

An individual or couple (spouses) is eligible for limited\* Medicaid coverage when all of the following conditions are met:

- The individual must be enrolled in Medicare, Part A. He must be entitled in any of the following three 3 ways:
  - By being age 64 years, 9 months old or older; or
  - By having been totally and continuously disabled and receiving RSDI or Railroad Retirement benefits for 24 months or longer; or
  - By having end stage renal disease.
- The individual or couple must meet the income test detailed in Chapter 10.

**NOTE:** RSDI COLA's are disregarded in determining income eligibility until the new FPL limits become effective.

- The individual or couple must meet the asset test detailed in Chapter 11.

\* Medicaid coverage is limited to payment of the Medicare, Part A and Part B premium amounts and payment of all Medicare co-insurance and deductibles, including those related to nursing facility services. The Buy-In Unit accomplishes payment of the Medicare premium. Refer to Chapter 22 for details of how this is accomplished.

Individuals who meet all other QMB, SLIMB and QI-1 eligibility requirements, but who are not yet enrolled in Part B, must be referred to the BMS Medicare Buy-In Unit by sending an electronic message to Medicare Buy-In at [dhhrmedicarebuyin@wv.gov](mailto:dhhrmedicarebuyin@wv.gov). The message must contain the applicant's name, address, date of birth and Social Security Number. The Buy-In Unit contacts Social Security to facilitate enrollment. This avoids any late enrollment penalty which may apply to the individual and permits enrollment outside the yearly open enrollment period.

## 1. Medicaid Card Issuance

A different Medicaid card is issued to individuals or couples who are eligible for QMB coverage only. These cards have a printed message that identifies the coverage limits. If the QMB client is dually eligible for QMB and another Medicaid coverage group which receives full Medicaid coverage, 2 separate medical cards are issued.

The beginning date of QMB eligibility is the month following the month the application is approved. When QMB eligibility ends, it ends effective the month following the month in which ineligibility occurs, or when possible according to the end of the advance notice period.

The usual 3-month period for backdating eligibility does not apply to QMB's.

**EXCEPTION:** See Section 1.15 for situations in which backdating applies.

**NOTE:** When the individual falls within the QMB income range and qualifies for that coverage, he is not approved for SLIMB to obtain backdated premium payment.

## 2. Nursing Facility Services

Those eligible as QMB's are eligible to have their QMB coverage pay the Medicare deductible and/or co-insurance for nursing facility services.

If the client applies for Medicaid nursing facility services as described in Chapter 17 and is found eligible, he is treated as a dual eligible. However, if the client does not apply for Medicaid nursing facility services or is not eligible for them, his QMB coverage pays the Medicare co-insurance and/or deductibles related to nursing facility costs, without approving SSI-Related Medicaid to pay for nursing care services and without a client contribution for his cost of care. See Section 17.9, B for additional information.

To facilitate payment for such services, the Worker must notify the Long Term Care (LTC) Unit in the Bureau for Medical Services (BMS), by memorandum, that the QMB client is in a nursing facility, when it is known. The memorandum prompts the LTC Unit to generate a billing form to the nursing facility to pay for the covered services. The memorandum must contain the following information: client's name, case number, name of nursing facility, date client entered, date QMB eligibility began, the fact

## Specific Medicaid Requirements

that the client has QMB coverage only and, that, therefore, there is no client contribution toward his cost of care.

### 3. Reimbursement Of Medicare Premium Amount

Once the Buy-In Unit includes the QMB client in the State Buy-in process and, thus, begins the State's payment of the client's Medicare premium to SSA, SSA refunds all of the Medicare premiums withheld during the time that the State should have paid the premium.

Such reimbursement to the client does not affect the client's eligibility.

### 4. Changes To Buy-In Status

RAPIDS notifies the Buy-In Unit when the case is closed.

## D. SPECIFIED LOW-INCOME MEDICARE BENEFICIARIES (SLIMB) (SLMB)

**Income: 101%-120% FPL**

**Assets:      \$6,680    Individual**  
**10,020    Couple**

An individual or couple (spouses) is eligible for limited\* Medicaid coverage when all of the following conditions are met:

- The individual must be enrolled in Medicare, Part A. He must be entitled in any of the following three ways:
  - By being age 64 years, 9 months old or older; or
  - By having been totally and continuously disabled and receiving RSDI or Railroad Retirement benefits for 24 months or longer; or
  - By having end stage renal disease
- The individual or couple must meet the income test detailed in Chapter 10.

**NOTE:** RSDI COLA's are disregarded in determining income eligibility until the new FPL limits become effective.

- The individual or couple must meet the asset test detailed in Chapter 11.

## Specific Medicaid Requirements

- \* Medicaid coverage is limited to payment of the Medicare, Part B, premium.

Individuals who meet all other QMB, SLIMB and QI-1 eligibility requirements, but who are not yet enrolled in Part B, must be referred to the BMS Medicare Buy-In Unit by sending an electronic message to Medicare Buy-In at [dhhrmedicarebuyin@wv.gov](mailto:dhhrmedicarebuyin@wv.gov). The message must contain the applicant's name, address, date of birth and Social Security Number. The Buy-In Unit contacts Social Security to facilitate enrollment. This avoids any late enrollment penalty which may apply to the individual and permits enrollment outside the yearly open enrollment period.

1. Medical Card Issuance

No medical card is issued to those whose sole Medicaid coverage group is SLIMB. The Buy-In Unit is responsible for buying-in to Medicare, Part B, for the client.

The beginning date of SLIMB eligibility may be backdated up to 3 months prior to the month of application, provided all eligibility requirements were met. When SLIMB eligibility ends, it ends effective the month following the month in which ineligibility occurs or whenever the advance notice period ends.

**NOTE:** When the individual falls within the QMB income range and qualifies for that coverage, he is not approved for SLIMB to obtain backdated premium payment.

2. Nursing Facility Services

Eligibility for SLIMB alone does not cover the Medicare co-insurance and/or deductibles associated with nursing facility services. However, the client may be dually eligible for SLIMB and Medicaid nursing facility services as described in Chapter 17.

3. Reimbursement of Medicare Premium Amount

The information in Section C,3 above also applies to SLIMB cases.

4. Changes In Buy-In Status

The information in Section C,4 above also applies to SLIMB cases.

**E. QUALIFIED INDIVIDUAL (QI-1) (QIA)****Income: 121 to 134% FPL****Assets:     \$6,680 Individual  
              \$10,020 Couple**

An individual or couple (spouses) is eligible for limited\* Medicaid coverage when all of the following conditions are met:

- The individual must be enrolled in Medicare, Part A. He must be entitled in any of the following three 3 ways:
    - By being age 64 years, 9 months old or older; or
    - By having been totally and continuously disabled and receiving RSDI or Railroad Retirement benefits for 24 months or longer; or
    - By having end stage renal disease.
  - The individual or couple must meet the income test detailed in Chapter 10.
- NOTE:** RSDI COLA's are disregarded in determining income eligibility until the new FPL limits become effective.
- The individual or couple must meet the asset test detailed in Chapter 11.
  - The individual or couple must not be eligible for any full coverage Medicaid group.

\* Medicaid coverage is limited to payment of the Medicare, Part B, premium. The Buy-In Unit accomplishes payment of the Medicare premium. Refer to Chapter 22 for details of how this is accomplished.

Individuals who meet all other QMB, SLIMB and QI-1 eligibility requirements, but who are not yet enrolled in Part B, must be referred to the BMS Medicare Buy-In Unit by sending an electronic message to Medicare Buy-In at [dhhrmedicarebuyin@wv.gov](mailto:dhhrmedicarebuyin@wv.gov). The message must contain the applicant's name, address, date of birth and Social Security Number. The Buy-In Unit contacts Social Security to facilitate enrollment. This avoids any late enrollment penalty which may apply to the individual and permits enrollment outside the yearly open enrollment period.