

C. QUALIFIED MEDICARE BENEFICIARIES (QMB)**Income: 100% FPL****Assets: \$7,280 Individual
\$10,930 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.

* 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. 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.

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

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

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

Income: 101%-120% FPL

**Assets: \$7,280 Individual
10,930 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.

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

E. QUALIFIED INDIVIDUAL (QI-1) (QIA)**Income: 121 to 134% FPL****Assets: \$7,280 Individual
 \$10,930 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. 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.