

Non-Modified Adjusted Gross Income (MAGI) 101

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Colorado Department of Health Care Policy and Financing
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Our Mission

Improving health care access and
outcomes for the **people** we serve
while demonstrating sound
stewardship of financial **resources**



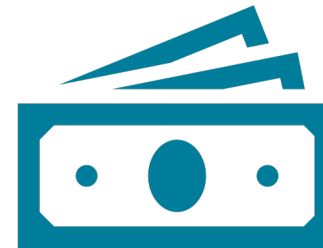
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Learning Objectives



Non-Modified Adjusted
Gross Income (MAGI)
Overview



Buy-In
Resources



Waivers
Resources



Medicare
Overview

Non-MAGI



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Non-MAGI Basics

- Low income individuals who meet any of the following:
 - Age 65+
 - Blind
 - Disabled by Social Security Administration standards
- Follow MAGI rules
 - Self Attestation
 - Interface verification
 - No interview required
 - Yearly redeterminations

Non-MAGI Requirements



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Non-MAGI Income Limits

- Some Non-MAGI programs base income on Supplemental Security Income (SSI) Federal Benefit Rate (FBR)
 - 2018 \$750 (Individual)
 - 2018 \$1125 (Couple)
- All other Non-MAGI programs are based on the Federal Poverty Level (FPL)
- Earned, unearned, and in-kind income is counted towards eligibility
 - SSI is excluded
 - Self-attestation of earned income is allowed



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Non-MAGI Disregards

- Most Non-MAGI programs allow income disregards
 - Disregards allow for some income to not be counted
 - Disregards vary by program
 - Additional expenses covered by enrollee
 - **Disregards are NOT allowed for Long-Term Care (LTC) in a Nursing Facility**



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Non-MAGI Resources

- Resources
 - Standards vary by program
 - Must be verified if they are counted for eligibility
- Countable Resources
 - Money in checking or savings account
 - Stocks
 - Bonds
- Exempt Resources
 - Primary Residence
 - One Vehicle
 - Household goods and personal effects

Resources are not counted for the Working Adults with Disabilities (Wawd) or Buy-In Program for Children with Disabilities (CBwD) programs

Non-MAGI Verifications

Social
Security
Number (SSN)

Income

Non-Citizen
Status

Citizenship
and Identity

Assets/
Resources

Disability

Non-MAGI Verifications

Any income that can be verified through an interface can be self-attested

If income cannot be verified through an interface, applicant/member must provide verification

Resources must be verified if program requires

Non-MAGI Categories

Supplemental
Security Income
(SSI) Mandatory

Old Age Pension
(OAP)

Low Income
Subsidy (LIS)

Disabled Adult
Child

Qualified
Disabled Widow
(QDW)

Pickle

Breast and
Cervical Cancer
Program (BCCP)

Emergency
Health First
Colorado

Refugee Medical
Assistance

Medicare
Savings
Programs (MSP)

Long Term Care
(LTC)

Buy-In Programs

Supplemental Security Income (SSI) Mandatory

Individuals who are
eligible for SSI payment
with medical coverage

Benefits begin on 1st of the month of application



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Old Age Pension (OAP) Health and Medical Care Program

Category of Medical Assistance provided to OAP Financial recipients

Benefits begin on the application date

colorado.gov/pacific/hcpf/old-age-pension-health-and-medical-care-program-oap



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Low Income Subsidy (LIS)

- **Provides assistance to low income Medicare clients**

- Supplement to Medicare Part D
- Administered through Social Security Administration (SSA)

- **Individuals can receive:**

- Nursing Facility Care
- Home and Community-Based Services (HCBS) in the:
 - Home, Workplace, or Community

Benefits begin on 1st of the month of application



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Disabled Adult Child (DAC)

May restore Medical Assistance to former SSI recipients who receive a DAC benefit

Benefits begin on 1st of the month of application



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Qualified Disabled Widower (QDW)

May restore Medical Assistance to former SSI recipients who receive a QDW benefit

Benefits begin on 1st of the month of application



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Pickle

May restore Medical Assistance to former SSI or OAP Medical Assistance recipients who lost SSI or OAP under certain circumstances

Benefits begin on 1st of the month of application



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Breast and Cervical Cancer (BCCP) Program

- **For women who**
 - Are diagnosed with breast or cervical cancer (or a precancerous condition),
 - Are between 40 & 65 (for breast cancer) & between 21 & 65 (for cervical cancer), and
 - Do not have health insurance, or their insurance does not cover treatment.
- **Must be diagnosed at a Women's Wellness Connection (WWC) screening clinic**
 - Some non-WWC providers are eligible to refer patients

colorado.gov/pacific/hcpf/breast-and-cervical-cancer-program-bccp



Emergency Medical Assistance

- **Category of Medical Assistance**
 - Provides one-time coverage for an emergency medical condition
 - Members must meet all other eligibility criteria for an MA category except citizenship, such as: Undocumented immigrants and qualified non-citizens who have not met the 5-year bar



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Refugee Medical Assistance (RMA)

- **Medical Assistance for**
 - Refugees,
 - Asylees,
 - Cuban/Haitian entrants,
 - Victims of Trafficking, and
 - Special Immigrant Visa recipients.
- Refugee status must be verified (like any other citizenship/non-citizen status)
- No asset test



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Medicare Savings Program (MSP)

Medical Assistance program
that assists with payment of
Medicare premiums,
coinsurance, and deductibles

Date that benefits begin vary by program

colorado.gov/pacific/hcpf/medicare-savings-programs-msp



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Long-Term Care (LTC)

- Enables State to offer **Medical Assistance benefits to adults or children who have a chronic or disabling condition**

- **Individuals can receive:**
 - Nursing Facility Care
 - Home and Community-Based Services (HCBS) in the:
 - Home, Workplace, or Community

colorado.gov/pacific/hcpf/long-term-services-and-supports-programs



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Working Adults with Disabilities (WAwD) Buy-In Program

- Enables State to offer Medical Assistance benefits to individuals who
 - Are aged 18-64,
 - Have a disability,
 - Work and earn below the income limit,
 - Have income at or below 450% of Federal Poverty Level (FPL), and
 - Would be eligible for SSI, except for earnings and resources.
- Monthly premium based on income is required

Benefits begin on 1st of the month of application

colorado.gov/pacific/hcpf/medicaid-buy-program-working-adults-disabilities



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Children's Buy-In with Disabilities (CBwD) Program

- Enables State to offer Medical Assistance benefits to children who
 - Are under age 19,
 - Have a qualifying disability, and
 - Have an adjusted family income at or below 300% of the Federal Poverty Level (FPL)
- Monthly premium based on income is required

Benefits begin on 1st of the month of application

colorado.gov/pacific/hcpf/medicaid-buy-program-children-disabilities



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Waivers



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Waiver Resources

- Waiver charts and other program incentives:
colorado.gov/hcpf/long-term-services-and-supports-programs
- Webinar:
<https://cohcpf.adobeconnect.com/pxo9di424w1m/>



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Buy-In Programs



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Buy-In Resources

- Program Fact Sheet and other information:
colorado.gov/pacific/hcpf/medicaidbuyinprograms
- Webinar:
<https://cohcpf.adobeconnect.com/pgzz1dnjd344/>



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What is Medicare?



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Medicare Facts & Programs

- **National Health Insurance administered by State and Federal governments**
 - Health insurance for those 65+ or who have a disability
 - Covers 80% of healthcare charges for enrollee after deductible has been met
 - Additional expenses covered by enrollee
- **Part A: Hospital Insurance**
- **Part B: Supplementary Medical Insurance**
- **Part D: Self Administered Prescriptions**



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Medicare Part A



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Part A Buy-In

- Client must establish Part A status as either Active or Conditional with SSA
- Client must apply for Qualified Medicare Beneficiary (QMB) at an eligibility site, no earlier than one month prior to Part A begin date
- Once approved, State Buy-In staff needs to be contacted so they can be added to State Buy-In rolls



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Medicare Part B



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Part B Buy-In

- Helps pay for some services and products not covered by Part A, generally on an outpatient basis
- Becomes effective within two-four weeks of Medicare Savings Program (MSP) approval-even if Part B was refused
- Contact State Buy-In staff if necessary



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Medicare Part D



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Part D Buy-In

- Anyone with Part A or B is eligible for Part D, which covers mostly self-administered drugs
- To receive this benefit, a person with Medicare must enroll in a stand-alone Prescription Drug Plan (PDP) or Medicare Advantage plan with integrated prescription drug coverage (MA-PD)
- Coverage is not standardized
 - All or "substantially all" drugs in the following protected classes of drugs: anti-cancer; anti-psychotic; anti-convulsant, anti-depressants, immuno-suppressant, and HIV and AIDS drugs)
 - Coverage is not At least two drugs in 148 different categories
 - Additional expenses covered by enrollee



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Low Income Subsidy (LIS)

- Assists with Part D premiums and co-pays based on income & eligibility status of Medicaid or MSP
- Individuals who are eligible for ANY Medicaid programs or MSP will automatically get LIS for Part D
- Clients should be encouraged to pick their own plan with the help of State Health Insurance Assistance Program (SHIP)
 - Otherwise, Medicare will pick a plan & it may not be the best plan for their situation



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Medicare Savings Programs 2018



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Who to Contact



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When to Contact State Buy-In Staff

SSA took away client's Medicare, then later reinstated it

Social Security Administration removed an erroneous date of death from their record

Client moved to Colorado from another state & they were on Buy-In in previous state

Client contacted their county office or SSA for a name, date of birth, or gender change

Contact Information

Sharon L. Brydon

Medicare Buy-In Officer

(303) 866-5402 - phone

sharon.brydon@state.co.us

Eujenia Renfroe

Third Party Insurance Coordinator

(303) 866-2321 - phone

eujenia.renfroe@state.co.us



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Questions?



Thank You!



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