

TO: Local District Commissioners, Medicaid Directors

FROM: Kathryn Kuhmerker, Deputy Commissioner
Office of Medicaid Management

SUBJECT: Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

EFFECTIVE DATE: Immediately

CONTACT PERSON: Local District Support Unit
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The purpose of this GIS message is three-fold, first, to inform you of the revised policy regarding the application form required for the Medicaid Buy-In program for Working People with Disabilities (MBI-WPD), second, to introduce a desk aid that highlights the differences between the MBI-WPD program, often called the "Buy-In Program" and the Medicare Savings program, sometimes referred to as "Medicare Buy-In" and third, to instruct local districts on claiming reimbursement for administrative costs incurred for the Medicaid Buy-In program for Working People with Disabilities.

Administrative Directive 03 OMM/ADM-4 "Interim Implementation of the Medicaid Buy-In Program for Working People with Disabilities", advised that individuals applying for the MBI-WPD program were required to complete the LDSS-2921 "Application for Public Assistance/Medical Assistance/Food Stamps/Services." Effective immediately, the following application forms will also be accepted for the MBI-WPD program provided the application form is completed and signed by the applicant. The form must include a notation of the applicant's disabling diagnosis and job title.

- Medicaid Renewal (Recertification) Form
- Access New York Health Care Form DOH-4220-I (8/01)

Local district staff are reminded that an MBI-WPD application form, whether the applicant is new or currently on spenddown, must be accompanied by current documentation of items subject to change, such as employment (current pay stubs are required). If an applicant is currently on spenddown, the client's most recent application or renewal form will be accepted as long as it was filed within the last six months. If it has been more than six months since the application was completed, a new form must be submitted. For a new application or spenddown conversion to the MBI-WPD program, the submitted form is to be accompanied by either the Application Turnaround Document (APP-TAD) for a new application or the Authorization Change LDSS 3209-4 for a spenddown conversion.

A desk aid entitled "Comparison Chart: Medicaid Buy-In for Working People with Disabilities (MBI-WPD)/Medicare Savings Program" is attached to this GIS message. This desk aid was designed to clarify the differences between the MBI-WPD program and the Medicare Savings program and assist local district staff responsible for providing program information to applicants. This desk aid must be distributed to all Medicaid eligibility staff and clerical/support staff who have interaction with the public.

The local district must use the revised schedule D-4 to claim administrative costs for the MBI-WPD program. The schedule D-4 was revised to accommodate the MBI-WPD and was effective on 7-01-03.

COMPARISON CHART

MEDICAID BUY-IN PROGRAM FOR WORKING PEOPLE WITH DISABILITIES (MBI-WPD)

MEDICARE SAVINGS PROGRAM (MEDICARE “BUY-IN”)

Refer to 03 OMM/ADM-4 for more details of this program

Refer to 00 OMM/ADM-7 for more details of this program

The MBI-WPD program offers working people with disabilities the opportunity to retain Medicaid health care coverage despite increased income. Certain Medicaid recipients with a spenddown may benefit by switching to this program.

BENEFIT: Regular Medicaid Coverage

ELIGIBILITY REQUIREMENTS:

To qualify, an applicant must:

- Be a New York State resident
- Be certified disabled by either the Social Security Administration (SSA) or the State Disability Review Team
- Be at least 16 but under 65 years of age
- Work in a paid position for which all applicable State and Federal income and payroll taxes are paid
- Have total net income at or below 250% of the FPL and non-exempt resources that do not exceed \$10,000
- Pay a premium if required

PROGRAM INFORMATION:

- Responsibility for case processing and eligibility determination is currently shared between the LDSS and the State Interagency Team

Disability reviews for this program are performed by the State Disability Review Team in Albany.

The Medicare Buy-In administered by Medical Assistance assists low income people who are on Medicare through age or disability by paying their monthly Medicare premiums.

BENEFIT: Payment of Medicare Premiums and in some cases Medicare deductibles and coinsurance

ELIGIBILITY REQUIREMENTS:

To qualify, an applicant must:

- Be a New York State resident
- Be entitled to or conditionally eligible for Medicare Part A
- Meet certain income and resource levels (which are lower than the MBI-WPD income and resource levels)

PROGRAM INFORMATION:

The categories under the Medicare Savings Program are:

- Qualified Medicare Beneficiary (QMB)
- Specified Low Income Medicare Beneficiary
- Qualified Individual I (QI-1)
- Qualified Working Disabled Individual (QWDI)*

*Applicant cannot be eligible for Medical Assistance, pays for Part A premium only.

LDSS is responsible for the eligibility determination and identification on the computer system.