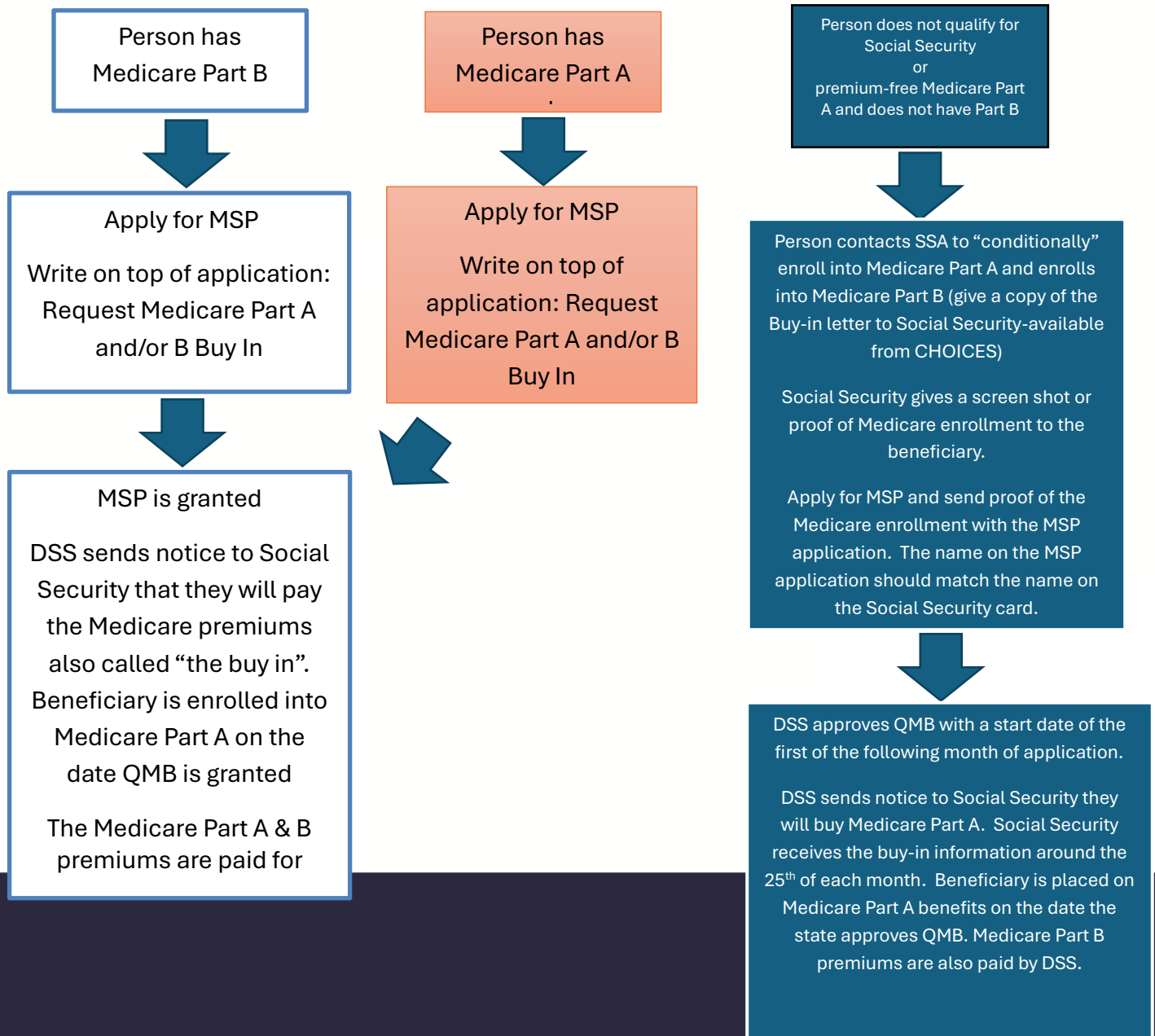


## Procedure for Enrolling in Medicare Part A and/or B for Those Requiring Financial Help to pay Medicare Part A and/or B Premiums

Individuals can get onto Medicare B outside of the general enrollment period (January 1-March 31) if they are eligible for Qualified Medicare Benefits (QMB) under the Medicare Savings Program. The start date would be based on the eligibility for QMB.



## CHOICES Team Member Buy-in Checklist

Many Beneficiaries receiving Supplemental Security Income (SSI) do not qualify for Premium Free Part A and are not automatically enrolled in Medicare. In addition, those immigrating to the United States typically do not have enough working quarters, if any, to qualify for Medicare.

After determining that your Beneficiary is 65 or older, lives in CT, is a US Citizen; or a lawful permanent resident, has lived in the US for five continuous years, **and** has neither Part A **nor** Part B, you can help your Beneficiary enroll in Medicare through the conditional enrollment process in premium Medicare Part A. However, following the “order” when obtaining Medicare is crucial.

1. Screen the Beneficiary for the Medicare Savings Program—**QMB** level (please note that neither SLMB nor ALMB will pay a Part A premium). If it is determined that the Beneficiary will likely qualify, have them request an appointment at their local Social Security Office to apply for Part B and conditionally enroll in Medicare Part A. They could use the terminology “my Medicaid office sent me to you.”
2. The Beneficiary should provide the attached letter informing a SSA representative of the enrollment request.
3. The Beneficiary must leave the SSA office with “proof,” such as a copy of the application, a receipt, or a screenshot of the Part B application.
4. Have your Beneficiary return to you immediately to help complete the MSP paper application (W-1QMB). Write on the application **that needs a Medicare Part A and Part B buy-in; it might be best to highlight it in yellow**, and if the beneficiary has a State of CT client ID number, write that on the application, too, and attach the Social Security proof to the application.
5. Mail to the DSS Benefits Center as soon as possible.
6. Please **advise** the Beneficiary that until the MSP is processed, they are liable for their Medicare Part B premiums and should pay them to avoid termination of Medicare Part B. They will be reimbursed for any Medicare premiums paid when the State approves their QMB application.
7. Seek guidance from your regional coordinator to follow up with the Department of Social Services if there seems to be a buy-in issue. Please use the secure Jot Form to request assistance:  
[Beneficiary Issue Reporting Form for CHOICES Team Members](#)



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## Medicare Savings Program Medicare Buy-In Process for 2025

If you live in Connecticut and are eligible for Medicare Part A but can't afford the monthly premium, there's a program that can help. You may be able to get free Part A through the Part A Buy-In process.

Part A is Medicare hospital insurance. Part A pays for stays at hospitals and skilled nursing facilities. Most people get it automatically when they turn 65 years old or have received Social Security Disability Insurance for two years.

It's usually free, but people age 65 or older who don't have 10 years of work experience must pay a monthly fee (called a premium) for Part A.

If you're approved for the Part A Buy-In, you'll get help paying for Part A. You'll also get help paying for certain doctors' visits and prescription drugs. Even people who don't have Medicare yet can apply for the Buy-In, as long as they're eligible for Medicare.

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

- be at least 65 years of age
- currently live in the United States
- be a U.S. citizen
- if you aren't a U.S. citizen, you must be a lawful permanent resident (have a green card) and have lived in the United States at least 5 years in a row before applying
- have income no higher than \$3,088 per month (\$4,191 for a couple) effective March 2024.
- **and** have or be in the process of getting Medicare Part B. Part B is insurance for outpatient care, such as doctors' visits.

**Note:** You can qualify for the Part A Buy-In even if you have Medicaid.

### If you're accepted for the Part A Buy-In, you'll get:

- **Medicare Part A** (hospital insurance)
- **Medicare Part B** (medical insurance) - You can enroll in Part B and have your Part B premiums paid for by the state. See the guide on the following pages.
- **Medicare Part D** (prescription drug insurance)
- help paying for Parts A and B through the **Qualified Medicare Beneficiary** (QMB) program
- help paying for Part D through the **Extra Help** program (Low Income Subsidy)

**Note:** You may already be in some of the programs listed above. You can still apply for the Part A Buy-In.

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## Basic Steps to the Part A Buy-in

. Use this guide when you apply for the Medicare Part A Buy-In. Just follow these simple steps to get help paying for Medicare Part A (hospital insurance) and Medicare Part B (medical insurance).

Be sure to follow the steps in the correct order and use the materials in this packet. When you're done, you'll also have Medicare Part D prescription drug insurance and you'll get help paying for Part D through the Extra Help program.

If you're not sure whether you qualify for the Buy-In, read the first page in this packet.

### Before you start

As you follow these steps, remember to keep good notes. Write down all important information such as:

- the name and phone number of the person helping you (counselor/friend/family)
- names and phone numbers of Social Security and Medicaid staff who help you
- dates when you go to the Social Security and Medicaid offices

### 1. First you must have Medicare Part B. If you don't have Part B, apply for it and conditional Part A at the Social Security office.

**If you already have Part B, skip to Step 2 on the other side of this page.**

**Before you go to the Social Security office, collect these materials:**

- ☐ Proof of date of birth (passport, birth certificate or state ID)
- ☐ Proof of all types of income, earned and unearned (recent pay stubs, pension statements, tax returns, proof of Social Security benefits)
- ☐ Proof of U.S. citizenship or lawful residence (passport, permanent resident card, or U.S. birth certificate)
- ☐ Copy of Social Security card
- ☐ Letter #1 from this packet

**While you're at the Social Security Office:**

- ☐ Ask to enroll in conditional Part A and Medicare Part B
- ☐ Show the representative Letter #1 from this packet
- ☐ Get a copy of your Application for Supplemental Medical Insurance. (Supplemental Medical Insurance (SMI) is another name for Part B.)

**Don't leave the Social Security office until you have applied for conditional Part A and Part B. You should get a receipt or a "screen shot" of your enrollment.** In four to six weeks, you'll get a red, white, and blue Medicare card in the mail that says "Medical (Part B)."

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2. Once you have Part B, go to the Medicaid office to be screened for the Medicare Part A Buy-In. You can also attach your proof to the MSP application if you are applying by mail or attach this proof if you are applying online at [www.connect.ct.gov](http://www.connect.ct.gov). Apply for the Medicare Savings Program called QMB. Please make sure your name on the application is listed in the same way as it is listed with Social Security or on your Medicare card.

**Bring these materials to the Medicaid Department of Social Services office:**

- ☐ Proof that you have Part B (your Medicare card **or** a copy of your Part B enrollment receipt)
- ☐ Proof of address (your license, state client ID or a bill)
- ☐ Copy of Social Security card
- ☐ Proof of all forms of income, earned and unearned (recent pay stubs, pension statements, Social Security statements or tax returns)
- ☐ Letter #2 from this packet

**While at the Medicaid Department of Social Services office:**

- ☐ Ask to be screened for the Medicare Part A Buy-In and to apply for QMB
- ☐ Show the Medicaid staff person Letter #2 from this packet
- ☐ Get proof of your application for QMB and the Medicare Part A Buy-In

**Don't leave the office until you've completed your application for both QMB and the Part A Buy-In.**

**3. You'll automatically get Extra Help.**

When you're approved for QMB, you'll get Extra Help. Extra Help is a government program that pays most of the costs of Medicare Part D drug coverage. You must have a Part D drug plan with Extra Help. You'll be enrolled in a Part D plan within a few months unless you choose one yourself or already have one. You'll get a letter in the mail that explains your options.

**4. Mark your calendar.**

In about nine months, you'll get a form in the mail to recertify for QMB. **Some people will get a letter in the mail that they have been renewed by DSS. If you get one of these letters, you only need to fill out the renewal if your finances or address has changed. Others will be sent a form and told they must sent in a renewal form. If you don't fill out your renewal, you'll lose QMB and will have to pay for Medicare Parts A and B yourself.**

If you don't get the form in the mail, call the DSS Benefits Center at 1-855-626-6632.

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## SAMPLE LETTER #1

Date: \_\_\_\_\_

### Social Security Office

Dear Sir/Madam:

I would like to enroll in Supplemental Medical Insurance (SMI) (Medicare Part B) and conditional Part A so I can be considered as a potential **Part A Buy-In/QMB** applicant. Once I have enrolled in SMI and conditional Part A, I will file for QMB and the Part A Buy-in at the Department of Social Services. Below, please find the citation from the SSA Program Operations Manual System (POMS) which explains how I am eligible to enroll in SMI outside of 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 Social Services as proof that I have filed for SMI.

Thank you very much for your assistance. Please call the CHOICES program at 1-800-994-9422 for more information.

**EM-08071 REV Processing Instructions - Premium HI for Individuals in Part A Buy-In States who do not have Medicare Part B – POMS Instructions Will Follow Shortly**

8/11/2008 HI 00801.134, HI 00801.138, HI 00801.139, HI 00801.140, HI 00815.023, SM 00850.355, SM 00850.700, SM 03040.025

In Part A buy-in states, some low income individuals that appear eligible for Medicare Part A and Part B buy-in as qualified Medicare beneficiaries (QMB) are experiencing difficulty enrolling in Part B at their local Social Security offices. QMB's are individuals who are eligible for Medicaid payment of their Medicare premiums, deductibles, and coinsurance. The confusion seems to occur with individuals who want to file for Premium Part A, do not have Part B, and are outside of an enrollment period.

If an individual contacts the field office (FO) and appears to meet the QMB eligibility requirements, resides in a Part A buy-in State, wishes to file for Premium Part A, and does not have Part B, the individual may file an application for Part B and conditional enrollment in Premium Part A. Since the individual resides in a Part A buy-in State, the application does not have to be filed in an enrollment period; it may be filed at any time. Beneficiaries are allowed to complete the conditional application process if they owe Medicare premiums.

Currently, MCS will not accept a Part B and conditional Part A enrollment filed outside of an enrollment period for an individual who resides in a Part A Buy-in State. MCS will generate exception message number 20604 – Check BIC M Decision Status – SMI Application Not in Enrollment Period. To address this exception, the FO needs to input the claim into MCS and then prepare an A101/EF101 for the Part B and conditional Part A award when the exception is received. Provide a screen shot of the enrollment to the beneficiary as proof of conditional enrollment for the QMB program.

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**SAMPLE LETTER #2**

Date: \_\_\_\_\_

**Social Security Office**

Dear Sir/Madame:

My state Medicaid office referred me to the Social Security Administration to conditionally enroll in Medicare Part A and apply for Medicare Part B (Supplemental Medicare Insurance (SMI)).

The SSA Program Operations Manual System HI 00801.140 will provide processing instructions on conditional Part A enrollment. Connecticut is a Part A Buy-in State.

I am a prospective/potential State of Connecticut Medicare Savings Program – Qualified Medicare Beneficiary Program (QMB) applicant, which is a program that will pay both my Medicare Part A and Medicare Part B premiums.

Please process my application for SMI and provide me with a copy (application, receipt, or screenshot). I will attach proof of enrollment to my application to the State of Connecticut Medicaid office so my Medicare Part A buy-in can be processed.

I understand that I can be billed for my Medicare Part B premiums, and my enrollment in Medicare Part A will end if the State of Connecticut does not approve my QMB application.

Kindly,



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