MAGI Medicaid

Presented by:
Empire Justice Center
Alexia Mickles
Staff Attorney
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Today’s Training

- Acronyms
- Medicaid in the Marketplace
- Aging into Medicare
- Medicare After 24 Months of SSD
- Things to Remind Your Clients
- References
- Questions
Some Acronyms

- ABD – Aged, Blind, Disabled (also DAB)
- LDSS – Local District Social Services (HRA in NYC)
- MAGI – Modified Adjusted Gross Income
- MBI-WPD – Medicaid Buy-in for Working People with Disabilities
- MIPPA - Medicare Improvement for Patients and Providers Act
- MSP – Medicare Savings Program
- NYSOH – New York State of Health (Marketplace)
- SSDI – Social Security Disability Insurance
- SSI – Supplemental Security Income
*Medicaid Basics*

- Eligibility groups:
  - MAGI Medicaid – available through the Marketplace
    - Exception: MAGI-like budgeting for parents and caretaker relatives (even with Medicare), through LDSS
  - Non-MAGI – available through the Local District Social Services
First... Non-MAGI Medicaid

- Administered through the Local District Social Services
- Includes:
  - SSI-related Medicaid
  - ABD Medicaid
  - MSP & MBI-WPD
- **Income and Resource limits**

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Monthly Income Limit</th>
<th>Asset Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$842</td>
<td>$15,150</td>
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<tr>
<td>2</td>
<td>$1,233</td>
<td>$22,200</td>
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</table>
Marketplace Medicaid

- Includes MAGI Medicaid
- Established by ACA
- Apply online, by phone, or in person with assistance
  - [https://nystateofhealth.ny.gov/](https://nystateofhealth.ny.gov/)
  - 1-855-355-5777 or TTY: 1-800-662-1220
  - [Navigators](https://nystateofhealth.ny.gov/), CAC, or [Broker](https://nystateofhealth.ny.gov/)
- NYSOH: where individuals can shop for health coverage
  - Allows for comparison of available plan options based on price, services, benefits, quality
- Types of insurance:
  - Qualified Health Plans
  - Essential Plan
  - Expansion Medicaid (MAGI)
# Eligibility Groups

<table>
<thead>
<tr>
<th>MAGI</th>
<th>Non-MAGI</th>
</tr>
</thead>
</table>
| **New Adult Group:** Childless adults, which include individuals that are:  
• Not pregnant  
• Age 19-64 (19 & 20 living alone) without Medicare  
• Could be certified disabled but don’t have Medicare yet | **SSI:**  
• SSI recipients  
• State Supplement only |
| **Infants and Children under 19** | **SSI-related Medically Needy:**  
• Aged, Disabled, or Blind |
| **Parents/Caretaker Relatives** | **ADC-related Medically Needy:**  
• Under 21 years old  
• Parent Caretaker Relatives  
• Pregnant Women |
| **Pregnant Women** | **Medicare Savings Program** |
| **19 & 20 Year Olds Living with Parents** | **AIDS Health Insurance Program (AHIP)** |
| **Family Planning Benefit Program:** if applying through NYSoh & are eligible for FPBP only | **Medicaid Buy-In for Working People with Disabilities** |
| **Child in Foster Care (Chaffee): MAGI administered in WMS** | **COBRA** |
MAGI Coverage by Income Level

For a full chart, click [here](#)
## MAGI Coverage by Income Level

<table>
<thead>
<tr>
<th>Household Size</th>
<th>100% FPL</th>
<th>110% FPL</th>
<th>138% FPL</th>
<th>154% FPL</th>
<th>223% FPL</th>
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<tr>
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<td>$2,697</td>
<td>$3,384</td>
<td>$3,776</td>
<td>$5,468</td>
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Full chart can be found [here](#)
MAGI Eligibility & Coverage

- No Resource test
- Higher income level – up to 138% FPL
  - Disregarded: Veteran’s benefits, Child support, and Workers’ Comp
- Eligibility calculated based on modified adjusted gross income from their tax return and household size
  - See 13 OHIP/ADM-03
- 12 months of continuous coverage
- Ages 19-64, not on Medicare (unless a parent or caretaker relative)
- Have Medicaid Managed Care plan
*Transitioning into Medicare

- Two transitions:
  - Aging into Medicare
  - After 24 months SSD
Aging into Medicare

- Individual will be sent to Local DSS for non-MAGI Medicaid eligibility determination in the month prior to their 65th birthday (GIS 18 MA/001, GIS 16 MA/004)

- Will also be checked for MSP eligibility (14 LCM-02)

- Stricter guidelines
  - Asset tests
  - Child support, Worker’s comp, and Veteran’s benefits included

- Process can take 4-5 months

- Medicaid will continue while non-MAGI determination takes place

- Parents and Caretaker relatives remain on MAGI Medicaid through the Marketplace until the child turns 19.

- Medicare beneficiaries should automatically be enrolled in Part D and federal Extra Help program

- Part B premiums will be reimbursed by NYSOH while non-MAGI determination is being made
Aging into Medicare con’t

- Reimbursement of Part B Premiums:
  - Can depend on where you are living NY
    - In NYC: within first two months of being referred to HRA from Marketplace, NYSOH pays
    - Outside of NYC: within first month of being referred to LDSS, NYSOH pay
  - After that, HRA or LDSS is the place to go
Getting Medicare after 24 months of SSD

- Remain in Marketplace until 12 months continuous eligibility for Medicaid ends
  - After 12 months end, they will be transferred to LDSS or HRA and will be assessed for eligibility for non-MAGI-Medicaid and MSP
  - Transition takes 4-5 months. Continue to receive Medicaid and MIPPA payments until non-MAGI Medicaid and MSP eligibility determination.
- Will get reimbursed for Part B premiums through the Marketplace during continuous eligibility period
  - Part B premiums will need to be paid by individual or will be disenrolled from Part B
- Individual will be taken out of their Managed Care plan, but this doesn’t always happen right away as it does with the 65 year old population
- Parents and Caretaker relatives remain on MAGI Medicaid through the Marketplace until the child turns 19.
Case Study

- June, age 42 and disabled, is on MAGI Medicaid with her 12 year old daughter Tiffany
- Their only income is $600 per month in child support
- June gets approved for Social Security Disability (SSD)
- She starts receiving $1,800 per month in SSD for herself and Tiffany gets $900 per month
- How does this affect June’s eligibility for Medicaid
Answer

- June continues to be MAGI eligible
  - She is guaranteed 12 months of continuous coverage
  - More importantly, she continues to be eligible even after 12 months, even when the SSD is factored in
    - Don’t count Tiffany’s dependents benefits (or the child support) as income
    - June’s MAGI Medicaid household size = 2
    - June’s countable income = $1,800
    - $1,800 is less than $1,893 (138% FPL for household of 2)
Things to Remind Your Clients

- So Many Notices!
  - Coming from SSA, plans, State of Health, DSS/HRA
  - Try to keep them focused, but it is important they open them
  - Enroll in Medicare!
  - Pay the Premium – or they will be disenrolled and pay penalty
- They will be disenrolled from their Managed Care plan
- They will be getting a Part D plan to cover their meds
- They are Extra Help eligible
- Help enroll in EPIC if they are 65 or older (can’t have with Medicaid)
References

- https://www.health.ny.gov/health_care/medicaid/publications/gis/18ma001.htm
- https://www.health.ny.gov/health_care/medicaid/publications/docs/adm/13adm03.pdf (pp 4-7)
- hxfacility@health.ny.gov
Questions?
Contact Information

- Alexia Mickles
  - 585-454-4060 x5736
  - amickles@empirejustice.org
  - www.empirejustice.org

- Health Intake
  - 1-800-724-0490 x5822
  - health@empirejustice.org