

## Summary of Medicaid Meeting

October 3, 2017

Individuals can call Wyoming State Health Insurance Information Program (WSHIIP) for help with Medicare related questions. WSHIP will be able to tell them if they should qualify for a Medicare Savings program to help with premiums or provide other options that fit their needs. WSHIIP can also assist with applications for Medicare, Medicare Savings programs and other supplemental policies.

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### Eligibility for Medicare:

Medicare Part A – Hospital  
Medicare Part B – Medical  
Medicare Part C – HMO or PPO  
Medicare Part D – Medications

- Age 65
- Under 65 if receiving SSDI checks for more than 24 months (there may be a 5 month waiting period to get SSDI prior to the checks starting)
- Under 65 with Amyotrophic Lateral Sclerosis (ALS)
- Under 65 with End-Stage Renal Disease
  - Getting dialysis treatments or have had a kidney transplant;
  - Apply for Medicare benefits (up to 12 months retroactively);
    - You are eligible to receive SSDI
    - You are eligible to receive railroad retirement benefits or
    - You, a spouse, or a parent have paid Medicare taxes for a sufficient amount of time as specified by the Social Security Administration
- Each year a person doesn't take Medicare coverage there is a 10% of your monthly premium penalty

### Special Enrollment Periods (SEPs) for Medicare Part A and Part B

Some beneficiaries qualify for Special Enrollment Periods (SEPs), in certain situations. If you qualify for an SEP, you can enroll in Medicare Part A or Part B during your SEP without having to pay a late-enrollment penalty. For example, if you're covered by a group health plan because you or your spouse (or a family member if you're disabled) is working, your SEP for Medicare Part A or Part B is either of the following:

- Anytime you're still covered by the group plan

- During the eight months starting the month after employment ends or the group plan coverage ends, whichever happens first. For example, if your employment ends on March 15 and your group coverage continues until March 30, you have until November 15 to enroll in Medicare Part A and Part B

If you qualify for an SEP, usually the late-enrollment penalty won't apply to you

**Medicaid has three Medicare Savings Programs:**

QMB – Qualified Medicare Beneficiary

SLMB – Specified Low Income Beneficiary

QI – Qualifying Individual

	<b>Monthly Income</b>	<b>Resources: As of January 2017</b>	<b>Medicaid Benefit</b>
<b>QMB</b>	\$ 1,005 single \$ 1,354 couple	\$ 7,390 single \$ 11,090 couple	<b>Medicare Part A Premium if needed Medicare Part B Premium Deductibles, and co-payments</b>
<b>SLMB</b>	\$ 1,206 single \$ 1,624 couple	\$ 7,390 single \$ 11,090 couple	<b>Medicare Part B Premium</b>
<b>QI</b>	\$ 1,357 single \$ 1,827 couple	\$ 7,390 single \$ 11,090 couple	<b>Medicare Part B Premium</b>

*Resources which are not counted include:*

- Your home, household goods and personal items
- Vehicles
- Irrevocable burial plans
- Cash value of life insurance policies

Some resources which are counted include:

- Extra property you don't live on
- Cash and money in bank accounts
- Trust funds