



Commonwealth of Massachusetts
Executive Office of Health and Human Services
Office of Medicaid
www.mass.gov/masshealth



MassHealth
 Eligibility Letter 203
 February 15, 2011

TO: MassHealth Staff

FROM: Terence G. Dougherty, Medicaid Director *TGD*

RE: Revisions to Regulations about Asset Limits for MassHealth Senior Buy-In and MassHealth Buy-In Applicants and Members

MassHealth is revising the regulations about the asset limit for MassHealth Senior Buy-In and MassHealth Buy-In applicants and members.

The asset limit for MassHealth Senior Buy-In (QMB), MassHealth Buy-In for Specified Low Income Medicare Beneficiaries (SLMBs), and MassHealth Buy-In for Qualifying Individuals (QIs) will be increased to the following amounts:

- individual – \$6,600; and
- couple – \$9,910.

These emergency regulations are effective retroactive to January 1, 2010.

MANUAL UPKEEP

<u>Insert</u>	<u>Remove</u>	<u>Trans. By</u>
519.010	519.010	E.L. 59
519.011	519.011	E.L. 123

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519.010: MassHealth Senior Buy-In

(A) Eligibility Requirements. MassHealth Senior Buy-In coverage is available to Medicare beneficiaries who

- (1) are entitled to hospital benefits under Medicare Part A;
- (2) have a countable income amount (including the income of the spouse with whom he or she lives) that is less than or equal to 100 percent of the federal poverty level;
- (3) have countable assets of \$6,600 or less for an individual, or \$9,910 or less for a married couple living together; and
- (4) meet the universal requirements of MassHealth Standard coverage.

(B) Benefits. The MassHealth agency pays for Medicare Part A and Part B premiums and for deductibles and coinsurance under Medicare Parts A and B.

(C) Begin Date. The begin date for MassHealth Senior Buy-In coverage is the first day of the calendar month following the date of the MassHealth eligibility determination.

519.011: MassHealth Buy-In

(A) MassHealth Buy-In for Specified Low Income Medicare Beneficiaries

(1) Eligibility Requirements. MassHealth Buy-In coverage for Specified Low Income Medicare Beneficiaries is available to Medicare beneficiaries who meet the eligibility requirements of MassHealth Senior Buy-In coverage at 130 CMR 519.010 with the following exception: the countable income amount of the individual and his or her spouse must be greater than 100 percent of the federal poverty level and less than 120 percent of the federal poverty level.

(2) Benefits. The MassHealth agency pays the cost of the monthly Medicare Part B premium for members who establish eligibility for MassHealth Buy-In coverage in accordance with 130 CMR 519.011(A).

(3) Begin Date. MassHealth Buy-In coverage, in accordance with 130 CMR 519.011(A), begins with the month of application and may be retroactive up to three calendar months before the month of application.

(B) MassHealth Buy-In for Qualifying Individuals

(1) Eligibility Requirements. MassHealth Buy-In coverage for Qualifying Individuals is also available to Medicare beneficiaries who

- (a) are entitled to hospital benefits under Medicare Part A;
- (b) are not eligible for any other MassHealth coverage type;

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(c) have a countable income amount (including the income of the spouse with whom he or she lives) that is equal to or greater than 120 percent of the federal poverty level and less than 135 percent of the federal poverty level; and

(d) have countable assets of \$6,600 or less for an individual, or \$9,910 or less for a married couple living together.

(2) Benefits. MassHealth pays the entire Medicare Part B premium, in accordance with section 1933 of the Social Security Act (42 U.S.C. § 1396u-3), for members who meet the requirements of 130 CMR 519.011(B) and have a countable income amount that is less than 135 percent of the federal poverty level. Such payments are made through the state Medicare Buy-In process.

(3) Eligibility Coverage Period.

(a) MassHealth Buy-In coverage, in accordance with 130 CMR 519.011(B), begins with the month of application. Coverage may be retroactive up to three months before the month of application provided

(i) the retroactive date does not extend into a calendar year in which the expenditure cap described at 130 CMR 519.011(B)(4) has been met;

(ii) the retroactive date is not earlier than October 1, 1998; and

(iii) the applicant was not receiving MassHealth during the retroactive period.

(b) Once determined eligible, a member who continues to meet the requirements of 130 CMR 519.011(B) is eligible for the balance of the calendar year. Such members are not adversely impacted by the provisions of 130 CMR 519.011(B)(4).

(4) Cap on Expenditures.

(a) MassHealth does not extend eligibility to individuals who meet the requirements of 130 CMR 519.011(B), if MassHealth estimates the amount of assistance provided to these members during the calendar year will exceed the state's allocation, as described in section 1933 of the Social Security Act.