

3/1/96
D2

Bulletin No. 96-25

P-2150

P-2150 Desk Reviews (Continued)

D. QMB/SLMB Desk Review (Continued)

QMB Individuals:

As long as the QMB test for individuals is below the PIL, all accretion transactions will be on the April buy-in transaction run (see the ACCESS deadline calendar). Accretion notices will be printed in the districts on the following workday. ELIG/ME and INFC/BYIN will indicate eligibility with a Y code in the QMB column.

If the QMB test becomes greater than the PIL, process cases as for SLMB individuals below.

SLMB Individuals and QMB/SLMB Couples:

Currently, these tests are all above the PIL. Any cases identified as Medicaid-eligible with income above the PIL will have met a spend-down. Since ACCESS will not know if the Medicare premium was used to meet the spend-down, we do not want to put these cases on the buy-in automatically. You will be sent a list of potential QMB's and SLMB's. Follow these procedures:

1. Do nothing with the case now, but flag the casefile.
2. When the household reapplies for Medicaid at the end of the current spend-down period, discuss with the client whether being added to the buy-in or applying the premium(s) to the next spend-down is better for him/her. Consider whether other expenses (such as non-covered medical expenses or unpaid bills) could meet (or partially meet) the spend-down and whether the client wants to use the premium(s) to meet the spend-down quickly and easily. Consider the effect on the food stamp FMED deduction.
3. If the client makes the decision to go on the buy-in for the new spend-down period, determine eligibility retroactive to April 1. Determine whether they would have had enough non-covered or unpaid medical expenses during the prior spend-down period to meet that spend-down if they had not used the Medicare premium(s). If so, start buy-in only if the client doesn't want to use

those unpaid bills toward the new spend-down. To start buy-in retroactively, contact PPS.

You have the option to evaluate the options with the client now and possibly avoid retroactive work on these cases. Also, if the client chooses the buy-in, it will be helpful financially for them to start as soon as possible.