



# SSI Related Medicaid Overview

Part 2



DHS/DHCAA/BEPS Training

April 2010



## SSI Related Medicaid

SSI Related Medicaid is the original, basic Medicaid program for individuals who are elderly, blind, or disabled (EBD). It has the lowest income and asset limits of all EBD Medicaid programs/categories.

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## SSI Related Medicaid

**An SSI Related Medicaid member must meet the following non-financial criteria:**

- Elderly, Blind or Disabled
- A Wisconsin Resident
- Citizenship/Qualifying Immigrant
- Cooperate with Medical Support and TPL
- Provide an SSN
- Pay any premiums or cost sharing amounts

## Asset Limit

**SSI Related MA members must have total assets that are:**

- Less than \$2000 for an individual and
- Less than \$3000 for a couple.

## Asset Limit

### Countable assets include:

- Liquid assets (bank accounts, stocks, bonds, annuities, etc)
- Non-home property
- Some burial assets
- Cash surrender value of life insurance policies
- Non-exempt Vehicles
- Real property

## Income Limits

- SSI Related MA has two income limits which are referred to as the Categorically Needy limit and the Medically needy limit.
- The EBD categorically needy income limit consists of two components; an income amount plus a shelter/ utility amount.

## Income Limits

- If an EBD related fiscal group's income exceeds the categorically needy income limit, their income is then compared to a medically needy limit.
- If an EBD fiscal group fails the medically needy income test because their net income exceeds the medically needy income limit, they can still qualify for Medicaid if they can meet a Medicaid Deductible.

## Income Limits

EBD Fiscal Test Groups always consist of one or two members, the applicant and his or her spouse.



## Income (con't)

**SSI Medicaid members must have income at or below the following amounts:**

- **Single categorically needy:** **\$533.11**  
(+ actual shelter exp up to \$224.67)
- **Couple categorically needy:** **\$806.08**  
(+ actual shelter up to \$337.00)
- **Single medically needy:** **\$591.67**
- **Couple medically needy:** **\$591.67**

## Income Deductions

**Income Deductions allowed in the SSI related eligibility determination include:**

- 65 ½ earned income disregard
- Special Exempt Income
- \$20 income disregard

See Worksheet for instructions on how to determine eligibility for SSI Related MA.

## EBD Medicaid Deductible

When a Medicaid applicant is ineligible for Medicaid solely because s/he has income that exceeds the Medicaid medically needy income limit, s/he can become eligible by meeting the Medicaid deductible.

*"Meeting the Medicaid deductible"* means incurring medical costs that equal the dollar amount of the deductible.

## EBD Medicaid Deductible

The Medicaid deductible is the group's total excess monthly income over the **six** consecutive months of the Medicaid deductible period.





## **EBD Medicaid Deductible**

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"Excess monthly income" is the amount which is above the group's monthly medically needy income limit of \$591.67.



## **Deductible Period**

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The Medicaid deductible period is a period of six consecutive months. It is the length of time the group has for meeting the Medicaid deductible. It begins in the month which the applicant chooses, and it ends six months later.

## Deductible Period

The applicant can choose to begin the Medicaid deductible period as early as three months prior to the month of application, and as late as the month of application.

## Calculating the Deductible in Seven Steps

### Steps 1- 4

1. Determine the Medicaid deductible period for the fiscal test group.
2. Find the fiscal test group's total net income for each month in the deductible period.
3. For the months after the month of application, use prospective net income.
4. Compare the total net income of each month with the group's medically needy income limit.

## Calculating the Deductible in Seven Steps

### Steps 5- 7

5. If a month's income is less than or equal to the medically needy limit, ignore it.
6. If a month's income is more than the medically needy limit, find the excess income by subtracting the income limit from the net in-come of that month.
7. Add together the excess income of the months in the deductible period. The result is the Medicaid deductible

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## Meeting the Deductible

The fiscal test group meets the deductible by incurring medical costs that equal the dollar amount of the deductible.



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## Meeting the Deductible

The countable costs are added together. When they are equal to or greater than the amount of the deductible, the group can be certified for Medicaid for the remainder of the deductible period.

## Countable expenses

To be counted toward the deductible, a medical or remedial expense must meet all of the following conditions:

1. Be an expense for a member of the FTG
2. Meet the definition of a Medical or Remedial Expense
3. Meets one of the four conditions (*see next slide*)

## Countable expenses

### Meets One of these Four Conditions

- Still owed during the current deductible period.
- Was paid or written off during the current deductible period.
- Was paid or written off during the deductible period immediately preceding the current deductible period.
- Was paid or written off during the three months prior to the application date.

## Countable Expenses

### Expenses that can be used to meet a deductible include:

- Medical Expenses
- Remedial Expenses
- Ambulance service and other medical transportation
- Medical Insurance premiums
- Medical bills paid by someone not legally liable

## Countable Expenses

Expenses that can be used to meet a deductible include (*con't.*):

- Medical services paid by Hill Burton funds
- In-kind payments
- Medical/Remedial expenses paid by a state, county, city or township program
- Medical expenses paid by Indian Health Services
- SeniorCare/Core Plan enrollment fees

## Non-Countable Expenses

Expenses that cannot be used to meet a deductible include:

- Medical bills written off through bankruptcy
- Medicare Part B premiums if they were already deducted from the countable income
- Medical services paid for by a legally liable third party. (Medicare, MA, BCP, other insurance)
- Bills that were used to meet a prior deductible

## Prepaying the Deductible

- Anyone can prepay a deductible for himself/herself or for someone else. It can be paid in installments or all at once.
- A prepaid deductible may be refunded if the member requests a refund of the prepayment **prior** to the begin date of the corresponding deductible period.

## Prepaying the Deductible

### Eligibility start dates:

- If the entire deductible amount is prepaid, the start date is the first day of the deductible period.
- If a combination of prepayments and outstanding expenses is used, the start date is the first day of the deductible period.
- If a combination of prepayments and incurred expenses is used, the start date is the last date of incurred medical expenses during the deductible period.



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