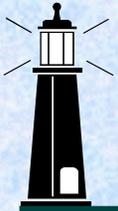


Purpose of Training

State Health Insurance Assistance Programs

- Increase enrollment into the dual eligible programs
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resource and reference material

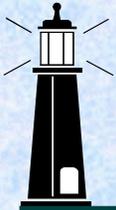


Overview of Medicare

State Health Insurance Assistance Programs

- Medicare Part A - Hospital Insurance
- Medicare Part B - Medical Insurance
- Medicare+Choice

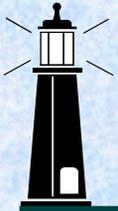




Overview of Medicaid

State Health Insurance Assistance Programs

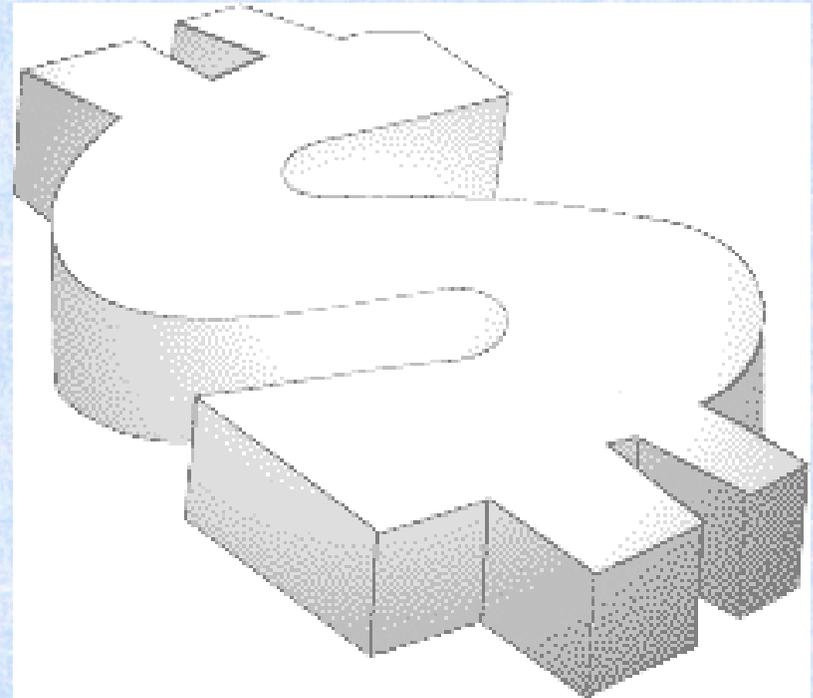
- State administered health care program aimed at low-income individuals, specifically children, pregnant women, aged, disabled Medicare beneficiaries and the medically needy
- Each state has an individual program but Federal law requires each state to have a minimum benefits package

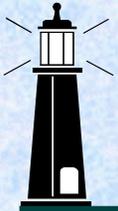


Dual Eligible Programs

State Health Insurance Assistance Programs

Programs created by Congress to help low-income Medicare beneficiaries pay for certain health care expenses not paid by Medicare.





Dual Eligible Programs

State Health Insurance Assistance Programs

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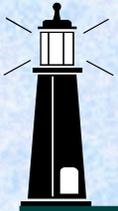
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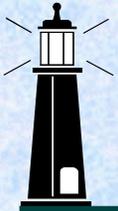
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QMB: Qualified Medicare Beneficiary

State Health Insurance Assistance Programs

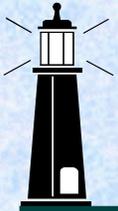
- Created in 1988
- Intended for beneficiaries with monthly income below a certain level
- Pay no Medicare premiums, deductibles and coinsurance



SLMB: Specified Low-Income Medicare Beneficiary

State Health Insurance Assistance Programs

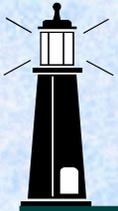
- Created in 1989
- Intended for beneficiaries with monthly income that is at or below the Federal Poverty Level
- Paid



QI: Qualifying Individual

State Health Insurance Assistance Programs

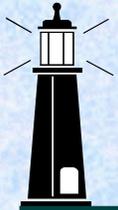
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QI: Qualifying Individual

State Health Insurance Assistance Programs

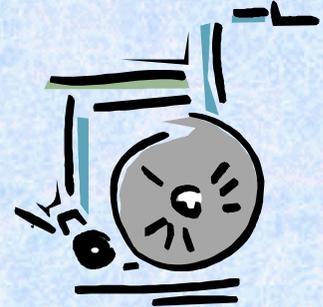
- QI programs are not guaranteed
- Eligible beneficiaries receive assistance on a first-come, first-serve basis
- Programs are authorized for five years



QDWI: Qualified Disabled and Working Individual

State Health Insurance Assistance Programs

- Created in 1989
- Intended for disabled individuals



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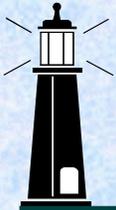
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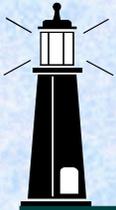
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Summary and Comparison of Dual Eligible Programs

State Health Insurance Assistance Programs

	Income Level	Benefit
QMB	Monthly income is at or below 100 percent of the federal poverty level	Covers Medicare Part A and Medicare Part B premiums, deductibles and coinsurance
SLMB	Monthly income is greater than 100 percent but less than 120 percent of the federal poverty level	Covers Medicare Part B premiums
QI-1	Monthly income is at least 120 percent but less than 135 percent of the federal poverty level	Covers Medicare Part B premiums
QI-2	Monthly incomes is at least 135 percent but less than 175 percent of the federal poverty level	Covers a portion of Medicare Part B premiums
QDWI	Monthly incomes is below 200 percent of the federal poverty level and individual has lost Medicare Part A benefits due to earnings	Covers Medicare Part A premium



Medicare versus Medicaid

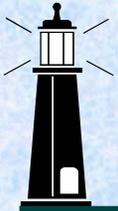
State Health Insurance Assistance Programs

MEDICARE

- Health insurance for individuals aged 65 or older of any income level
- Eligibility: based on Social Security and age or disability

MEDICAID

- Assistance for certain individuals who are aged, blind, or disabled and have limited income and resources
- Eligibility: based on financial need



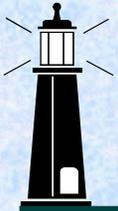
Medicare versus Medicaid

State Health Insurance Assistance Programs

- Federal
- Medicaid
- Part A
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Medicare versus Medicaid

State Health Insurance Assistance Programs

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