

	GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES		
	MEDICAID POLICY MANUAL		
	Chapter:	2700	Effective Date:
Policy Title:	Medicare Buy-In		
Policy Number:	2756	Previous Policy Update:	MT 58

REQUIREMENTS

When an individual who receives Medicare, benefits is approved for Medicaid in Georgia, the state, through the Department of Community Health (DCH), pays the Medicare premium for the recipient. This process is referred to as the Medicare Buy-In.

BASIC CONSIDERATIONS

Medicare is a Federal health insurance program administered through the Social Security Administration. An individual becomes potentially eligible for Medicare when s/he turns age 65 or has received disability benefits through the SSA for 24 months. Medicare insurance coverage consists of two parts:

- Part A is Hospital insurance. There is no premium for this coverage for individuals who have adequate credits for work under Social Security.
- Part B is Supplemental medical insurance. Eligible individuals must pay a monthly premium which is usually deducted from their RSDI check.

DCH is notified of Medicaid eligibility via the system interface. DCH sends a monthly record to the Centers for Medicare and Medicaid Services (CMS) of the newly accreted individuals to the Buy-In. DCH also pays CMS for the recipient's Medicare premium, and the Buy-In process begins. Via an interface, CMS communicates to SSA that the Buy-In has occurred and the effective date. Within 60 to 90 days of the A/R being accreted to the Buy-In, SSA reimburses the Medicaid recipient in a regular RSDI check for the months covered to date. Each monthly RSDI check thereafter should reflect the recipient's full entitlement without the Medicare premium deduction.

Usually the Medicare Buy-In is effective with the first month of Medicaid eligibility. However, for A/Rs who receive Medicaid under an LA-D COA, the Buy-In does not occur until the month after the month of approval for LA-D Medicaid. For this reason, the Medicare premium is an allowable deduction from the PL/CS.

PROCEDURES

For various reasons there may be problems in getting the Buy-In established or in the continuation of the Buy-In. When this occurs, the worker should check the following in the system:

- Make sure the spelling of the A/R's name is as it appears on the Medicare card, not necessarily the Social Security card.
- Make sure the SSN is correctly entered.
- Make sure the Medicare claim number on the Medicare LUW is correctly entered, including the Beneficiary Identification Code (BIC). (Letter following or preceding the numbers.)
- Make sure the number matches the Medicare claim number entered on the unearned income screen.
- Make sure the case continues as active.

If everything is correct in the system or corrections have been made, use the "Medicare Buy-In Problem" form found in Appendix F to try to resolve Buy-In problems. Please fax the form to 1-866-483-1045 or email the form to gammisbuy-in@gainwelltechnologies.com. This email notifies DCH that a problem exists with the Buy-In. If this does not resolve the Buy-In issue, contact your Medicaid Program Specialist.