

WGIUPD

GENERAL INFORMATION SYSTEM

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DIVISION: Office of Health Insurance Programs

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TO: Local District Commissioners, Medicaid Directors

FROM: Judith Arnold, Director
Division of Health Reform and Health Insurance Exchange Integration

SUBJECT: Buy-In for Individuals with Medicare who have not applied for
Social Security Retirement Benefits

EFFECTIVE DATE: Immediately

CONTACT PERSON: Local District Support Unit
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The purpose of this General Information System message is to advise local departments of social services (LDSS) of instances where ineligible individuals are being enrolled into the Medicare Savings Program (MSP).

A number of persons turning age 65 have applied for Medicare health insurance benefits (HIB) while delaying the payment of social security retirement benefits. Many continue to work or have other income and are deferring their social security payments in order to increase their benefits at a later date. As a result, persons applying for the MSP program who are enrolled in Medicare Parts A and B may appear to meet the income requirements, but have not fully pursued all available income and are, therefore, ineligible for the MSP. In accordance with Department regulation 18 NYCRR 360-2.3, "To be eligible for MA, the applicant must pursue any potential income and resources that may be available." This includes social security benefits.

District workers will find that fully insured beneficiaries who have elected entitlement to Medicare HIB (without collecting retirement benefits) have a Medicare Health Insurance Claim (HIC) number with a 'T' suffix although the 'T' suffix is not exclusive to this population. The 'T' suffix is also assigned to persons meeting various other criteria, including those with renal disease and those deemed as insured that have hospital indemnity insurance only. MSP applicants over the age of 65 who report having no SSA retirement benefit income, and who have a HIC number with a 'T' suffix, must be reviewed to determine if they are eligible for SSA benefits. Individuals who have voluntarily deferred collecting SSA retirement benefits must apply for the benefit as a condition of eligibility for MSP participation.