

# FAMILY SUPPORT DIVISION

MO HealthNet Applications

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# Today's Theme:



# Medicare Savings Program Flyer

## ► Medicare Savings Program Flyer ([IM-4msp](#))

### Medicare Savings Program

**Who is eligible for help?**

You must have Medicare Part A coverage, live in Missouri, and plan to stay to qualify for help. There are also set limits for the resources and income you can have. Visit [bit.ly/22FK35U](http://bit.ly/22FK35U) to review these limits.

**How do I apply?**

To apply for coverage, you will need to complete a Medicare Savings application. To do this you can:

- Apply online at [myDSS.mo.gov](http://myDSS.mo.gov)
- Visit your local Family Support Division Resource Center to pick up an application
- Call **855-FSD-INFO (855-373-4636)** and ask for an application to be mailed to you


You will need to provide information about:

- Your monthly income (money you and/or your spouse earn through work or other benefits like Social Security, pension, or veteran benefits)
- Any resources you have (the value of the things you own, such as money, property or investments)

**What happens after I apply?**

We will let you know if your application has been approved. Next, you will need to make sure the provider you choose accepts your coverage and offers Medicare services.

If you qualify for the program, we will mail you an Identification Card. You will need to keep this card on you to provide each time you need medical services.



### 3 Programs to Help You

You may qualify for help paying your Medicare costs. There are 3 Medicare Savings Programs that may be able to help:

- **Qualified Medicare Beneficiary (QMB)**  
Helps pay for your Medicare (Part A and Part B premiums), your deductible, and your co-insurance (your share in medical costs)
- **Specified Low-Income Medicare Beneficiary (SLMB) Program**  
Helps pay your Medicare Part B Premiums
- **Qualified Individual Program (QI-1)**  
You can choose if this program will pay for your Medicare Part B Premiums or your MO HealthNet (Missouri Medicaid) coverage


Missouri Department of Social Services Family Support Division is an equal opportunity employer program. Auxiliary aids and services are available upon request to individuals with disabilities. TDD/TTY: 800-735-2966. Relay Missouri: 711. IM-4 MSP 04/19

# Apply- Four ways to apply

1

## Apply

There are four ways you can apply for healthcare coverage:

- Apply through the **online portal**
- Apply by phone at **855-373-9994**
- Download & print, or scan **application (aplicación Español)** - You must use **Adobe Reader** 

2

## Complete Form

You must complete & submit the **Supplemental Form (Forma Español)** with your application if you:

- Are age 65 or older
- Are blind or disabled
- Get Social Security
- Live in a medical or nursing facility
- Have Medicare or VA healthcare

3

## Submit

You can submit your completed form(s) in one of these ways:

- **Online:** [mydssupload.mo.gov](http://mydssupload.mo.gov)
- **Mail:** Family Support Division  
615 E 13th St  
Kansas City, MO 64106
- **Fax:** 573-526-9400

# Requesting QMB/SLMB only?

## Paper:

- ▶ Medicare Savings Program applications are short- only two pages.
- ▶ [IM-1ABDS](#) supplement is not required with a QMB/SLMB paper application ([IM-1QMB-SLMB](#)).
- ▶ Does not have to be registered in MEDES first.

## Online: [mydss.mo.gov](http://mydss.mo.gov)

- ▶ The participant must set up an account to apply online. Is the participant available to set up the account?
- ▶ Does not require an FSD team member to register the application.
- ▶ Requires an IM-1ABDS supplement form even if QMB/SLMB only is requested.
- ▶ There is not a way to request QMB/SLMB only.

# Requesting MO HealthNet coverage also?

## Online: [mydss.mo.gov](http://mydss.mo.gov)

- ▶ The participant must set up an account to apply online. Is the participant available to set up the account?
- ▶ IM-1ABDS is a [separate adobe fillable form](#) that must be submitted.
- ▶ Does not require an FSD team member to register the application.
- ▶ Viewable to “Check my Status” the next day.

\*\* Paper applications are also accepted. [IM-1SSL](#)

## Phone:

- ▶ An FSD representative accepts all information over the phone. Telephonic signature is used to sign the application.
- ▶ IM-1ABDS is completed over the phone.
- ▶ Viewable to “Check my Status” the next day.

# New Upload Portal:

- ▶ [mydssupload.mo.gov](http://mydssupload.mo.gov)
- ▶ Replaces the FSD email address for submitting documents.



# When do we need the Supplemental form (IM-1ABDS)

- ▶ Need for Paper (IM-1SSL) and Online applications when QMB/SLMB or MO HealthNet for the Aged, Blind, or Disabled coverage is requested. Completed with FSD representative for phone applications.
- ▶ Not needed for paper IM-1QMB-SLMB application forms.
- ▶ Captures information specific for the MO HealthNet for the Aged, Blind, and Disabled programs
  - ▶ Resources
  - ▶ Vendor/Nursing Home Information
  - ▶ In Home Services Needed
- ▶ IM-1ABDS is available as a [paper form](#) or as a new [Adobe electronic form](#)
- ▶ An IM-1ABDS by itself is not an application.
- ▶ Do not need an IM-1ABDS if the IM-1QMB-SLMB application is provided for Medicare Savings Plans only.

# Check My Status on [mydss.mo.gov](https://mydss.mo.gov)

- ▶ Participants can check their application or case status on [mydss.mo.gov](https://mydss.mo.gov)



Check Status of Benefits

\* Date of Birth:  **State of Missouri Family Support Division**

**(AND)**

\* Social Security Number (SSN):  Show **Print Summary**

**(OR)**

\* DCN (case number):

(Enter eight digit DCN. If you have been provided a DCN that is ten digits do not enter the first two zeros.) **Continue >** **Exit**

**Login to this portal to get information about your personal or household benefits. Use by others, without your permission, is prohibited.**

Services

Child Support  
Food Assistance

Additional Resources

DSS.mo.gov  
About Family Support Division

Provider

Health Benefit Account  
Presumptive Eligibility Resources

# Check My Status - Application

Medical Assistance Benefit Summary

Case Information:

| Case Status | Household Member(s)       | Eligibility Review Due |
|-------------|---------------------------|------------------------|
| App         | First Name Middle Initial |                        |

Application Information:

| Application Type | Household Member(s)       | Received Date | Due Date   |
|------------------|---------------------------|---------------|------------|
| INIT             | First Name Middle Initial | MM/DD/YYYY    | MM/DD/YYYY |

# Check My Status - Active Case

## Medical Assistance Benefit Summary

### Case Information:

| Case Status | Household Member(s)       | Eligibility Review Due |
|-------------|---------------------------|------------------------|
| ACT         | First Name Middle Initial | MM/DD/YYYY             |

### Current Benefit Information:

| Customer Name             | Coverage Type         | Current Coverage Start | Current Coverage End |
|---------------------------|-----------------------|------------------------|----------------------|
| First Name Middle Initial | Medicare Savings Plan | MM/DD/YYYY             |                      |
| First Name Middle Initial | MHN Coverage Type     | MM/DD/YYYY             |                      |

# Processing Timeframes:

- ▶ 45-90 days for applications
- ▶ Medicare Premium Buy-In process: 90 days

# Who to contact regarding a delayed application or a rush request:

- ▶ Send an email to [FSD.MHABDPA@dss.mo.gov](mailto:FSD.MHABDPA@dss.mo.gov)
- ▶ MHD Contact Information
  - ▶ Participant Services 800-392-2161 or 573-751-6527
  - ▶ Provider Communications 573-751-2896

# End of the Public Health Emergency:

- ▶ Annual renewals will resume.
- ▶ It will be crucial that FSD has current address and phone number for active participants.
- ▶ Participants can report a change on [mydss.mo.gov](https://mydss.mo.gov)





# Post Meeting- Links provided during presentation:

- ▶ General Training: MO HealthNet Application Process
  - ▶ <https://360.articulate.com/review/content/f17cee9d-eac5-4f36-ae0-974c809aaefa/review>
- ▶ “Contact Us” - Links for Online Chat, Text (general questions only), Appointment Scheduler, Resource Center information, Drop Box information
  - ▶ [https://dss.mo.gov/dss\\_map/](https://dss.mo.gov/dss_map/)
- ▶ Resources for Providers: Helpful information for assisters, including link to the forms manual:
  - ▶ <https://dss.mo.gov/resources-for-providers.htm>
- ▶ Forms Manual:
  - ▶ <https://dssmanuals.mo.gov/forms-manual/>

# Post Meeting - Questions and Answers:

- ▶ When I send applications to [FSD.documents@dss.mo.gov](mailto:FSD.documents@dss.mo.gov) sometimes I don't receive an immediate confirmation that FSD received the application. How do I confirm that FSD received the application?
  - ▶ Switch to using the FSD Upload Portal at [mydssupload.mo.gov](http://mydssupload.mo.gov) Since this is a portal you must take steps to document for whom you are uploading documents. The confirmation email was a setting in the email account.
  - ▶ [mydss.mo.gov](http://mydss.mo.gov) - Check My Status - Information may not show right away. More effective for MO HealthNet for the Aged, Blind, and Disabled cases, including QMB/SLMB <https://apps.dss.mo.gov/BenefitReview/BenefitSummary.aspx>
  - ▶ Use the Chat Bot / Live Chat and ask the agent to review and confirm that the application was received.
- ▶ What is the current “hold” time when calling the MO HealthNet application phone line?
  - ▶ Today the hold time average at 855-373-9994 is 43 seconds. It's best to call in the morning or afternoon, avoid the lunch hours and the day before or after a holiday.
- ▶ When we call while helping a beneficiary, do we call the participant services number or the provider communications number?
  - ▶ If calling regarding pending applications use the FSD Customer Service Center at 855-FSD-INFO or use the Chat Bot / Live Chat. Contact MO HealthNet Division's Participant Services if it's been over 90 days since FSD approved QMB/SLMB coverage and you want to check the Buy In status or if you have questions about what benefits are covered by a particular type of coverage.

# Post Meeting Questions and Answers, Continued

- ▶ How soon can a person who is on Medicaid apply for MSP, before their Medicare starts?
  - ▶ Individuals can apply anytime after they enroll in Medicare. QMB/SLMB Coverage cannot begin until the Medicare Part A entitlement date.
- ▶ How does FSD confirm that the statements regarding income and assets are correct on an application?
  - ▶ Verification may be requested from the participant. Electronic Verification Sources may also be utilized. Electronic Verification Sources include data matches with the Social Security Administration, Accuity for bank account balance verification, and The Work Number for earned income verification.
- ▶ Can Medicare Supplement premiums be used as part of a person's Spend Down
  - ▶ Medicare Supplement premiums are budgeted as a deduction from countable income, thus lowering the Spend Down amount.
- ▶ If the person qualifies for QMB or SLMB only, can that person receive health care benefits in addition to assistance paying the Part B premium?
  - ▶ QMB helps pay Medicare premiums and helps with some health care benefits. QMB covers deductible and co-insurance that is not covered by Medicare.
  - ▶ SLMB helps pay Medicare Part B premiums.
  - ▶ Participants who receive QMB and SLMB1 can have other MO HealthNet coverage. Participants who are receive SLMB2 coverage cannot have other MO HealthNet coverage - they must choose one or the other.

# Post Meeting - Questions and Answers, continued

- ▶ Does someone need to apply for QMB/SLMB separately from MO HealthNet?
  - ▶ No- you can apply for both at the same time using the online application, phone application, or IM-1SSL paper application.
- ▶ Are reins being sent out timely and processed timely?
  - ▶ During the COVID-19 Public Health Emergency, MO HealthNet annual renewals are not being completed. They will resume at the end of the PHE. It is essential that participants update FSD with any changes in their address or phone number.
- ▶ On the application there are questions regarding “renewal of coverage in future years.” What information do participants use to decide how to answer the question “Yes, renew my eligibility automatically for the next: 5 years, 4 years, 3 years, 2 years, 1 years, or do not use my information from tax returns to renew my coverage.”
  - ▶ This question allows FSD to complete a match with the Federal Hub that can be used to complete the annual renewal automatically - if the data matches within a certain range, the participant’s coverage is renewed automatically for another 12 months.

# Post Meeting - Questions and Answers, continued

- ▶ If a participant is missing part of the application, do you contact that person back to complete or provide? Is a letter sent?
  - ▶ If the application is signed, FSD will reach out to the participant by phone and/or mail to gather the missing information.
  - ▶ If the application is not signed, FSD will send a letter along with the application requesting that it be signed. Coverage can not be pursued until a signed application is received.
- ▶ What does QMB stand for?
  - ▶ QMB - Qualified Medicare Beneficiary: Helps with Medicare Part A and B premiums, as well as helping with deductibles and coinsurance
  - ▶ SLMB - Specified Low Income Medicare Beneficiary: Helps with Medicare Part B premiums.
    - ▶ “SLMB1” - Participant can have MO HealthNet coverage also.
    - ▶ “SLMB2” - Participants must choose between SLMB and MO Healthnet coverage, can only have one or the other.