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**MAO COVERAGE GROUPS/CRITERIA FOR THE AGED & DISABLED**

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**SSI RETRO AND INTERIM MONTHS DETERMINATIONS**

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**A. GROUP  
DESCRIPTION**

Federal regulations mandate that eligibility for medical assistance begin with the third month prior to the month of application for SSI for all applicants who:

1. Have received services covered by Title XIX during any of the 3 month period; and
2. Meet all eligibility criteria in the retroactive month(s) when the service was provided.

Eligibility for retroactive Medicaid cannot be established unless or until an application for SSI is filed. (The month of application for SSI or MAO locks in the retroactive period.) The applicant may be eligible for Medicaid in the retroactive period regardless of whether the application for SSI is approved or denied. In addition, an application for retroactive benefits may be filed on behalf of a deceased individual provided an application for SSI has been filed.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (P.L. 104-193) requires that SSI payments begin as of the first day of the month following the date application is filed, or if later, the date the individual first meets all eligibility factors. If the individual meets the eligibility requirements for any MAO coverage group during the interim period of time between the date of application for SSI and the month the SSI payment begins, Medicaid coverage must be provided to the individual for this period of time. A separate application is required for coverage of this interim period through a Medicaid Regional Office. This separate application may be filed in conjunction with an application for SSI retroactive benefits or as a separate application.

**B. ELIGIBILITY  
CRITERIA**

Eligibility for medical assistance must be established separately for each month of the retroactive and interim month(s) period. An individual may be eligible in one or more months of the retroactive and/or interim period. The individual will be certified for only those prior months in which eligibility can be established. All technical and financial eligibility criteria must be met for each month.

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The application for SSI determines the 3 month retroactive time period consideration for coverage, i.e., the 3 months prior to the month the SSI application is filed and the interim period before the SSI payment started. However, the applicant can be considered for coverage under any available coverage group that he/she may qualify for when considering all eligibility factors. For example, if it is to the SSI retro applicant's advantage to use liberalized resource policy available through the Poverty Level Aged & Disabled (PLAD) Coverage Group and the applicant meets all eligibility criteria for PLAD coverage, then it is permissible to place the applicant in PLAD coverage group for the SSI retroactive and interim period.