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MAO COVERAGE GROUPS/CRITERIA FOR THE AGED & DISABLED

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MAO "AT-HOME" COVERAGE GROUPS

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**D. SPECIFIED  
LOW-INCOME  
MEDICARE  
BENEFICIARIES**

Section 4501 of the Omnibus Budget Reconciliation Act of 1990 (P.L. 101-508) mandates coverage of Specified Low-Income Medicare Beneficiaries (SLMB's) for the purpose of paying Medicare Part B premiums. Federal and State legislation mandating this group is effective January 1, 1993.

**1. Eligibility  
Criteria**

Effective January 1, 1993, in order to be eligible as an SLMB, an individual or couple must meet all of the following criteria:

- The eligible must be entitled to Medicare Hospital Insurance under Part A. For SLMB purposes, an individual must have active Part A since Medicaid cannot enroll an SLMB eligible in Part A.

Note: If an individual has Part A but no Part B, the individual can be considered for SLMB eligibility since Medicaid will enroll the individual in Part B and pay the Part B premium.

If an individual has Part B only (no Part A) then SLMB eligibility is not possible.

- Income must not exceed the FPL in accordance with the following phase-in requirement contained in federal law:

110% of the FPL effective 01-01-93

120% of the FPL effective 01-01-95

The income limits apply to countable income, i.e., all appropriate income exclusions apply prior to testing income against the individual or couple limit. The income limits for SLMB individuals/couples are listed in the "Chart of Need Standards and Resource Limits" located in the Appendix.

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Effective 07-01-99, there is no resource test for this coverage group. Effective 01-01-93 - 06-30-99, resources could not exceed twice the SSI resource limits.

- All other non-financial requirements of Medicaid eligibility must be met.

Note: A separate disability decision by DDS is not required for applicants under age 65. Entitlement to Medicare ensures the individual is disabled.

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| <b>2. Payment of Part B Premiums</b> | Individuals or couples eligible as SLMB's qualify for payment of their Medicare Part B premiums <u>only</u> . Medicare Part B is for Supplemental Medical Insurance (SMI).  |
| <b>3. Effective Date of Benefits</b> | Payment of an SLMB's Part B premium is effective with the first month in which all eligibility factors are met, which includes up to 3 months prior to the month of application. Benefits cannot begin prior to 01-01-93, which is the implementation date for this coverage group. |

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**Distinctions Between QMB & SLMB Regarding Medicare Parts A/B**

<b>QMB</b>	<b>SLMB</b>
Can have Part A-only (Buy-In will currently "manually" enroll the individual in Part B upon notification to State Office.	MUST have active Part A
Can have Part-B only (Buy-In will <u>automatically</u> enroll the individual in Part A)	CANNOT have Part-B only
Can have Parts A & B	CAN have Parts A & B