

If you live in New York and are eligible for Medicare Part A but cannot afford the monthly premium, you may be able to get help through the Part A Buy-in process. Through the Part A Buy-in you can receive Part A and Part B of Medicare for free.

To be eligible for the Part A Buy-in, you must:

- Be 65 years or older
- Be a current U.S. resident and either:
 - A U.S. citizen
 - OR, a lawful permanent U.S. resident having lived in the U.S. for five continuous years before applying for Medicare
- Be ineligible for premium-free Part A
- Meet the eligibility requirements for the Qualified Medicare Beneficiary (QMB) Medicare Savings Program (MSP)
 - QMB requires a monthly income at or below \$1,153 if you are single, or a joint monthly income of \$1,546 if you are married. There is no asset test for QMB.

After successfully getting the Part A Buy-in, you should be enrolled in:

- Medicare Parts A, B, and D
- QMB, which pays your Part A and Part B premiums, and will cover or waive your Medicare coinsurances, copayments, and deductibles
- Extra Help (the Part D Low-Income Subsidy), which helps pay your prescription drug costs

Once you have Medicare Part A and Part B, they should work together with your Medicaid to cover your health care needs, so long as you see providers who accept both Medicare and Medicaid. Medicare will be your primary insurance and will pay first for most health care costs, and Medicaid will pay second.

How do I enroll in Medicare through the Part A Buy-in?

1. Gather the following materials to apply:

- Proof of date of birth (copy of your birth certificate)
- Proof of all types of income, earned and unearned (pay stubs, pension statements, tax returns, proof of Social Security benefits)
- Proof of U.S. citizenship or lawful residence (passport, permanent resident card, U.S. birth certificate)
- Proof of address (license, state ID, utility bill)
- Copy of Medicare card (if you have one)
- Copy of Social Security card

You may also want to have a copy of this flier, with the accompanying letters on pages 3 and 5. The letters will help make sure the agent you speak to at your local Social Security office correctly processes your Medicare application.

Note: If you already have Medicare Part B, skip to step 3. You know you have Part B if you have a red, white, and blue Medicare card that says “Medical (Part B).” You will use that card as proof of Medicare enrollment.

2. Go to your local Social Security office and ask to be enrolled in Medicare Part B and conditional Part A. (Bring letter #1, on pages 3-4.)

The agent you speak to at Social Security should give you a confirmation letter, also considered a receipt. Your receipt serves as proof of your enrollment in Medicare Part B and conditional Part A. Conditional Part A means you will only receive Part A after successfully completing the Part A Buy-in, and therefore will not have to pay for Part A.

To find your local Social Security office, visit <https://www.ssa.gov/locator> or call Social Security at 800-772-1213. If you encounter problems enrolling in Part B and conditional Part A at Social Security, you may need to try speaking to a different representative, asking to speak to a supervisor, or enrolling at a different office.

3. As soon as you can, take your receipt to your local Medicaid office (also known as your local Department of Social Services (DSS) office) and ask to apply for the QMB program and the Part A Buy-in. (Bring letter #2, on page 5.)

The QMB program is a Medicare Savings Program, and it will pay for your Medicare Part A and Part B premiums if you are eligible. To be eligible for QMB, you must have a monthly income at or below \$1,153 if you are single, or a joint monthly income of \$1,546 if you are married. Do not wait to apply for QMB. Go to your Medicaid office as soon as you can after completing steps 1 and 2. Delays could cause enrollment issues.

When you apply for QMB and the Part A Buy-in, be sure to bring

- Your receipt from the Social Security office (because you must show proof that you applied for Medicare)
- If you have Part B already, your red, white, and blue Medicare card as proof of Medicare enrollment
- Proof of address
- A copy of your Social Security card
- Proof of all forms of income

It typically takes 45 days to process your QMB/Part A Buy-in application. Once you have successfully received QMB, you should be enrolled in premium-free Part A and Part B. If you don't have it already, you will receive a red, white, and blue Medicare card in the mail confirming your Medicare enrollment.

If you experience difficulties while navigating the Part A Buy-in application process at Social Security or your Medicaid office, or if you are not eligible for QMB, call the Medicare Rights Center at 800-333-4114 for assistance.



Letter #1 for applying at Social Security

Social Security Office

Dear sir/madam:

I would like to enroll in Medicare Part B and conditional Part A so I can be considered as a potential **Part A Buy-in/QMB applicant**. Once I have enrolled in Part B and conditional Part A, I will apply for QMB and the Part A Buy-in at the my local Medicaid office. Below is the Part A Buy-in citation from Social Security’s Program Operations Manual System (POMS), which explains how I am eligible to enroll in Part B outside of the General Enrollment Period (GEP) at any time throughout the year.

I would like to have my Part B enrollment request processed and I need a copy of my application to take with me to the Medicaid office as proof that I have applied for Part B.

Thank you very much for your assistance. Please call the Medicare Rights Center at 800-333-4114 for more information.

HI 00801.140 Premium-Part A Enrollments for Qualified Medicare Beneficiaries (QMBs) – Part A Buy-In States and Group Payer States
<https://secure.ssa.gov/poms.nsf/lnx/0600801140>

E. Procedures for Processing Part A Coverage

<https://secure.ssa.gov/poms.nsf/lnx/0600801140#e>

4. Part A Buy-in State – Individual does NOT have Part B and is not eligible for Premium-Free Part A

If an individual does not have Part B, is not eligible for Premium-Free Part A, appears to meet QMB income and resource requirements, and resides in a Part A Buy-in State, explain the QMB program and the “conditional enrollment” process for Premium-Part A. Individuals residing in a Part A Buy-in State can file a conditional Part A enrollment at any time.

POMS instructions continue on next page →

FO Processing Instructions:

If the individual wishes to apply for Premium-Part A through the conditional enrollment process:

- Take an initial claim for Part B and conditional Part A through MCS (select claim type 5=UNINS MED ONLY on APPL screen).
- Develop proofs of age, citizenship or LAPR and residency.
- Review the earnings record for accuracy. A reduced premium for Part A may apply if the individual or spouse has 30-39 quarters of coverage. For additional information on the Part A premium reduction, see [HI 01005.007](#).
- Prepare an A101. If problems occur with the A101 and the technician cannot process the application through MCS, then prepare EF101. Instructions for screen completion for the A101 are in MCS 014.000 and EF101 are in T2PE 009.000. Include the following entries:

Part A entitlement of the HI Data screen (HIDA or EFHIDA):

- START equal to the current operating month (COM)
- BASIS of 'A'
- Type of 'P'
- PERIOD OF 'Q'
- FILING date

HI THIRD PARTY DATA (HI 3 PTY code-HITP OR EFHITP)

- STATE equal to PREMIUM HI START
- CODE of 'Z99' for conditional applications only (means the individual is not entitled to Premium-HI); tell the individual to contact the State for QMB determination)
- CATEGORY of 'Q'

HI Premium/Reduction (HIPR or EFHIPR)

- START equal to PREMIUM HI START
- HI PENALTY PERCENTAGE OF 00
- Complete the following fields if applicable:
- HAS 30 QTR
- STOP
- 30 QTR SSN

Part B entitlement on the SMI Data screen (SMID or EFSMID)

- START equal to COM
- BASIS of 'A'
- PERIOD OF 'Q'
- FILING date
- MED-RET-US, if applicable

SMI THIRD PARTY DATA (SMTP or EFSMTP);

- Do not code THIRD PARTY DATA for Part B. See NOTE below.

SMI PREMIUM HISTORY/VARIABLE SMI (SMPR or EFSMR)

- START equal to SMI START
- PENALTY PERCENTAGE OF 000

- Refer the individual to the appropriate State office to apply for the QMB program. Emphasize the importance of promptly contacting the State to apply. Explain to the individual that he or she may receive a bill and he or she must pay Part B premiums until QMB begins.
- If applicable, add discussion comments in the "Remarks" section of the application and provide a screen shot to the individual, so he or she has a receipt of conditional Part A enrollment.
NOTE: The individual can take the screen shot to the State as proof that he or she enrolled in conditional Part A when applying for the QMB program. This will assist the State in properly identifying the nature of the QMB application and assist the State on how to properly process the case.

Program Service Center (PSC) Processing Instructions

For MCS processing procedures for QMB Part A Buy-in states, see SM 03040.025C.1. For POS processing procedures for QMB Part A Buy-in states, see SM 03040.025C.2

Complete the following steps:

- Propagate A101/EF101 into MACADE.
- Refer to SM 00850.700 for MACADE screen coding and action.

NOTE: After processing the A101, the MBR will show the HI AGE line, SMI AGE line and HI3PTY line with the State Buy-in code, and SMI3PTY line with the State Buy-in code. Refer to the listing of Part A Buy-in States in [HI 00801.140B](#) of this section.



Letter #2 for applying at the Medicaid office

Medicaid office/local Department of Social Services

Dear sir/madam:

I recently enrolled in Medicare Part B. I would like to be assessed for the **Part A Buy-in** and file a **QMB application**. Below is an adapted citation from New York State Department of Health's General Information System (GIS), which explains this process.

Thank you very much for your assistance. Please call the Medicare Rights Center at 800-333-4114 for more information.

NYSDOH GIS

https://www.health.ny.gov/health_care/medicaid/publications/docs/gis/04ma013.pdf

Subject: Medicare Part A Buy-in

Most individuals who are eligible for Medicare Part B are also eligible for premium free Part A coverage. However, there are some individuals who are eligible for Medicare Part B, but do not have enough work quarters to qualify for free Medicare Part A. For those individuals who have Medicare Part B and meet the income and resource requirements of the Qualified Medicare Beneficiary Program (QMB), states may purchase Part A coverage on their behalf.

...Under the Part A buy-in, individuals obtain Part A coverage when the State or local district accretes the individual to the Part A Buy-in system. By enrolling Medicaid individuals in Part A and paying the premium on their behalf, providers of Medicaid services will be required to bill Medicare for claims that would otherwise have been paid by Medicaid.

...Individuals who have been accreted by the State to the Part A buy-in will appear on your district's buy-in list and will be coded as a QMB. You will be able to identify such individuals as they will have a "63" accretion code.

...there are some additional individuals who will also qualify for Part A buy-in who are not SSI cash individuals and will not be accreted by the State at this time. Such individuals are:

- Age 65 or over;
- Have Part B coverage, but not Part A;
- Have income below the QMB eligibility level of 100% of the Federal Poverty Level

...districts must determine if the individual qualifies for Part A buy-in based on the criteria listed above.