

## OFFICE OF POLICY AND LEGAL ANALYSIS

Date: February 18, 2021  
To: Joint Standing Committee on Health & Human Services  
From: Anna Broome, Legislative Analyst

### **LD 166 An Act To Allow Participants in the Qualified Medicare Beneficiary Program To Qualify for MaineCare Transportation Services**

**SUMMARY:** This bill extends nonemergency transportation services currently available to MaineCare members to Qualified Medicare Beneficiaries (QMBs). DHHS is required to submit to the federal DHHS, Centers for Medicare and Medicaid Services (CMS) any waivers or state plan amendments that are necessary for approval to provide these services. If approval is denied, DHHS is required to reimburse MaineCare providers of nonemergency transportation services with General Fund funds.

#### **ISSUES FROM TESTIMONY:**

- Only individuals who are fully dual eligibles for Medicare and MaineCare qualify for the nonemergency transportation (NET) services.
- DHHS – CMS won't approve this so all GF cost. SPA (Part A and B only for QMBs); waivers require cost-neutrality or savings – not likely to be able to demonstrate this. DHHS also lacks ability to verify trips as Medicare-covered services without access to Medicare claims data.

#### **ADDITIONAL INFORMATION:**

- QMB, SLMB, QI chart/info attached.

#### **FISCAL IMPACT:**

OFPR preliminary fiscal impact statement: \$4.7m GF in each fiscal year for nonemergency transportation services. FY 2021-22 also includes one-time funding for required technology changes of \$16,570.

- This one-time technology cost is something you will see on many MaineCare bills. Contractors charge for any type of change to the system like this; taking it out doesn't make it go away.



# Medicare Savings Programs

## Do you have Medicare, but need help with health care costs?

Depending on your income and assets, you may get help paying for Medicare co-pays, coinsurance, deductibles, premiums, and “extra help” with your Part D costs. There are two levels of MSP or Medicare Savings Program help that you may qualify for.

**Level 1—The QMB level with Maine Rx or DEL:** QMB pays ALL Medicare premiums, coinsurances, and deductibles, and lowers generic drug co-pays.

See if you are at or below these guidelines:

### Income \*

- **Single**—\$1,685 a month or less
- **Married**—\$2,278 a month or less

\*Includes disregards

Your income can be higher if you are working, or if only one spouse enrolls.

### Assets

- **Single**—liquid assets at or below \$58,000
- **Married**—liquid assets at or below \$87,000

Liquid assets include cash or other resources that can be changed into cash on demand.

Many assets do not count.

**Level 2—The SLMB or QI level with Maine Rx or DEL:** SLMB or QI pays Medicare Part B premium and Part D premium, deductible, coinsurance & “donut hole.” It also lowers generic drug copays. See if you are at or below these guidelines:

### Income \*

- **Single**—\$2,061 a month or less
- **Married**—\$2,786 a month or less

\*Includes disregards

Your income can be higher if you are working, or if only one spouse enrolls.

### Assets \*

- **Single**—liquid assets at or below \$58,000
- **Married**—liquid assets at or below \$87,000

Liquid assets include cash or other resources that can be changed into cash on demand.

Many assets do not count.

**What Is Estate Recovery?** If you only have one of the MSP levels, QMB, SLMB or QI, the state cannot recover the cost of helping you from your estate when you die. But if your income and assets are low enough and you get **MaineCare**, plus an MSP, the state **MAY** try to recover some costs when you die if you are over 54, and have no surviving spouse or dependent child. If you are unsure if Estate Recovery will apply to you, call our Consumer Assistance HelpLine at 1-800-965-7476.

## How Do I Apply?

1. Call 1-800-965-7476 for help or to find someone in your area to help you apply in person.
2. Apply online at CoverME.gov (<https://apps1.web.maine.gov/benefits/account/login.html>)



Provided by Consumers for Affordable Health Care  
[www.maine cahc.org](http://www.maine cahc.org) 1-800-965-7476