**Policy Clarification**

**Medical Assistance – All**

**PMA-20789-388**

**Submitted: 02/11/2022 Agency: CAOs**

**Subject: Medicare Part A Buy-In Requirements**

**Question:** **Who is eligible for Medicare Part A Buy-In?**

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| **Response By: Division of Health Services** |  **Date: February 15, 2022** |  |  |
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To qualify for Medicare Part A Buy-In, an individual must have Medicare Part B and meet the income and resource eligibility limits for Buy-In as a Qualified Medical Beneficiary (QMB). QMB eligible groups include the following:

* Healthy Horizons categorically needy (PH80) and cost-sharing (PG00) recipients,
* Supplemental Security Income (SSI) (A/J/M) and Special SSI (PA/PJ/PM) recipients,
* State Blind Pension recipients and,
* Non-Money Payment and Medically Needy Only recipients in category PAN, PJN, PMN, PVN, PAW, PJW, PMW, PW, PI, TA, or TJ who are assigned program status code 80.

When processing a QMB case, the County Assistance Office (CAO) must review the individual’s Exchange 3 (BENDEX) to check their current Part A status. If the individual has no Part A coverage on BENDEX, the CAO worker will submit a manual accrete to open Part A Buy-In effective the current processing month. This is done on the Buy-In Action request screen by selecting Type A and transaction code 61 (Start/open Buy-In) with the current month/year as the begin date.

**NOTE:** If BENDEX shows a QMB Part A Payer code ‘Z99’, the CAO worker must submit a manual accrete to open Part A Buy-In effective the current month of processing. Individuals with code ‘Z99’ have applied for Part A with the Social Security Administration (SSA) but do not receive the coverage until the CAO accretes them for Part A Buy-In. See [MAEH Chapter 388.2](http://services.dpw.state.pa.us/oimpolicymanuals/ma/index.htm#t=388_Buy-In%2F388_2_Buy-In_of_Medicare_Part_A.htm) for more information.

The CAO is responsible for enrolling all QMB eligible recipients in Part A Buy-In. Many QMBs, especially SSI recipients, have a BENDEX Part A status code ‘U-Unknown’, meaning they are not eligible for premium-free Part A and never applied for Part A on their own. As QMBs, these individuals do not have to apply for Part A before Buy-In can be authorized. The CAO will open Part A Buy-In using the manual accrete process. The CAO will not refer any active QMBs to SSA to apply for Part A.

A Daily Status will be issued once the Medical Assistance Eligibility Handbook is updated to include this policy clarification.