

**Policy Clarification**  
**Medical Assistance – All**  
**PMA-20823-388**

**Submitted: February 25, 2022**

**Agency: CAOs**

**Subject: Retroactive Buy-In Eligibility**

**Question: Should Medicare recipients be reviewed for retroactive Buy-In when applying for Medical Assistance (MA)?**

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**Response By: Division of Health Services**

**Date: March 21, 2022**

Yes. Any individual with Medicare who applies for MA and is determined eligible for MA in a Buy-In coverage group should be reviewed for retroactive Buy-In eligibility. This review should also be done even if they are not requesting retroactive MA, but they appear to be eligible for retroactive Buy-In eligibility. Retroactive Buy-In coverage may be approved for up to three months prior to the date of application.

**EXCEPTION:** There is no retroactive Buy-In coverage under Healthy Horizons Cost Sharing (PG).

To be eligible for retroactive Buy-In, the following must be verified:

- Medicare Part A entitlement.
- Medicare Part B entitlement with Payer as SELF or NO Part B entitlement.
- Income during the retroactive period is within Buy-In eligibility limits; and
- Resources during retroactive period are within Buy-In eligibility limits.

**NOTE:** The County Assistance Office (CAO) must attempt to verify via electronic data sources before requesting verification from the applicant.

If the applicant is determined eligible, the CAO will authorize non-continuous eligibility (NCE) for the retroactive period in the Electronic Client Information System (eCIS) and

submit a manual accrete for the NCE period. This is done by going to the Request tab on the Buy-In Action screen, choosing transaction code 75/76 (NCE period for Buy-In) and entering the retroactive period begin and end dates. Please see [“How do I submit a manual accrete for Buy-In?”](#) in eCISance for additional guidance on manual accretes.

**IMPORTANT:** Exchange 7 will not accrete an NCE period of Buy-In coverage. A manual accrete is required to authorize retroactive Buy-in on Exchange 7.

If the applicant is determined ineligible for retroactive Buy-In, the CAO will issue a rejection notice in eCIS with reason code 970, telling the applicant that the rejection is for retroactive Buy-In, and select the applicable option code E, F or G.

PMA 15111-388 is obsolete with this publication. A Daily Status will be issued once the Medical Assistance Eligibility Handbook is updated to include this policy clarification.