Module 12:
MADAP and Medicare: Getting the "MADAP Parts" Right

Maryland Department of Health
Prevention and Health Promotion Administration

About *Alive!* Maryland

The **Maryland Department of Health** has engaged with **HealthHIV** to launch *Alive! Maryland*, the first-ever comprehensive capacity building initiative for the infectious disease and primary care workforces in the State of Maryland.

For more information on this initiative and a listing of trainings, resources, and events, please visit

www.alivemaryland.org

Services

- Individualized trainings and technical assistance
- CME-eligible virtual trainings and self-paced curricula
- Downloadable resources and toolkits for community partners
- Interactive MDH training calendar

CBA and Training Core Content Areas

- Effective HIV, Viral Hepatitis, STI Prevention, Care, and Treatment Programs for specific populations
- Health Equity
- Financial and Grants/Management/Compliance
- Care and Treatment
- Organizational and Infrastructure Development
- Prevention and Surveillance
- Ending the HIV Epidemic (EHE)

Objectives

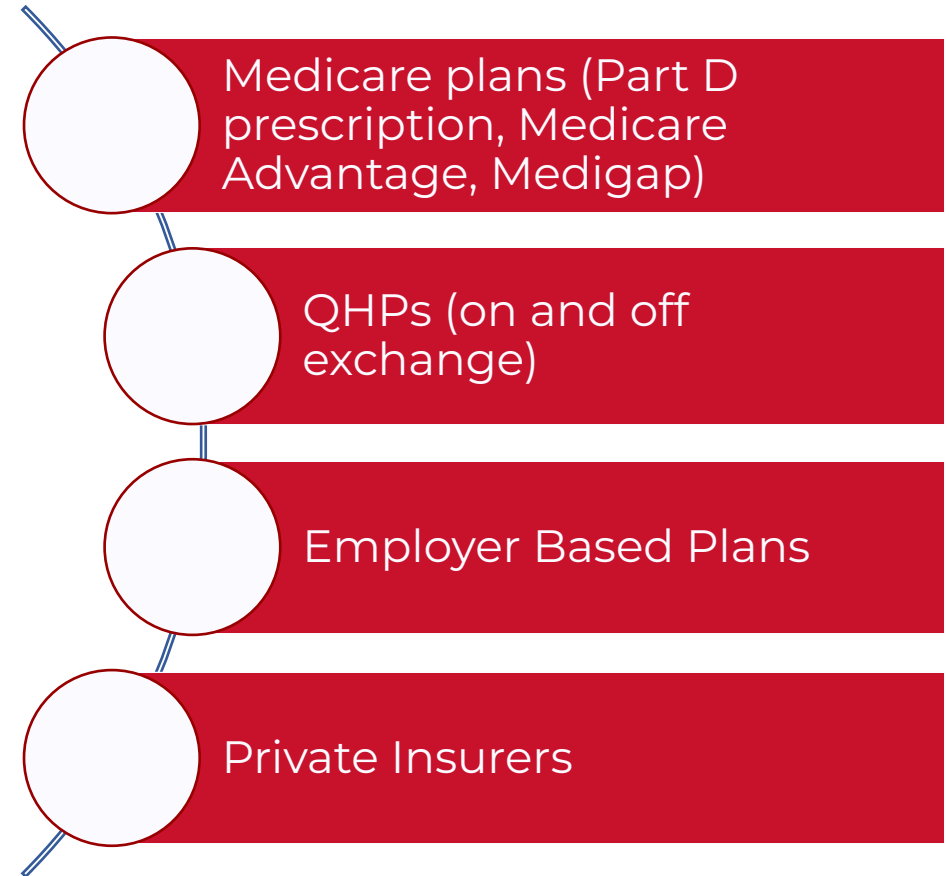The purpose of this presentation is to:

- review the prescription and insurance premium assistance for clients with Medicare (MADAP and MADAP Plus)
- discuss the enrollment requirements for MADAP clients who are Medicare eligible

MADAP Plus Eligibility

To qualify for MADAP Plus and receive insurance premium assistance, an applicant must:

- be MADAP eligible,

- be enrolled in an individual health/prescription plan or covered under a spouse's or parent's health insurance plan that is eligible for MADAP Plus coverage

Medicare plans (Part D prescription, Medicare Advantage, Medigap)

QHPs (on and off exchange)

Employer Based Plans

Private Insurers

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HealthHIV

MADAP Eligibility Recap

Be a Maryland resident

Be HIV positive

Have a provider prescribe HIV medication(s) on the MADAP formulary

Have a gross household income below 500% of the Federal Poverty Level (FPL)

Not be eligible for any Maryland Medicaid Programs or coverage groups that qualify for Medical Assistance (MA) with pharmacy benefits

2022 Income Guidelines:
Medicaid, QHP Cost Sharing and APTC, MADAP, SSA LIS (Extra Help) and SPDAP

Maryland Medicaid - Effective 02/01/2022						<138% FPL (2022)[2]
Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Max Monthly (12)	Annual	Maximum Assets
1	$ 361	$ 722	$ 782	$ 1,564	$ 18,768	n/a
2	$ 486	$ 972	$ 1,053	$ 2,106	$ 25,272	n/a
3	$ 612	$ 1,223	$ 1,325	$ 2,650	$ 31,800	n/a
4	$ 737	$ 1,473	$ 1,596	$ 3,192	$ 38,304	n/a
5	$ 862	$ 1,723	$ 1,867	$ 3,734	$ 44,808	n/a
6	$ 987	$ 1,974	$ 2,139	$ 4,278	$ 51,336	n/a
7	$ 1,112	$ 2,225	$ 2,410	$ 4,820	$ 57,840	n/a
8	$ 1,238	$ 2,475	$ 2,682	$ 5,363	$ 64,356	n/a
Maryland Qualified Health Plan (QHP) Cost Sharing and APTC - Effective 01/01/2022						138% to 250% FPL (2021)[1]
Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets*
1	$ 619	$ 1,238	$ 1,342	$ 2,683	$ 32,200	n/a
2	$ 838	$ 1,675	$ 1,815	$ 3,629	$ 43,550	n/a
3	$ 1,056	$ 2,112	$ 2,288	$ 4,575	$ 54,900	n/a
4	$ 1,274	$ 2,548	$ 2,760	$ 5,521	$ 66,250	n/a
5	$ 1,492	$ 2,985	$ 3,233	$ 6,467	$ 77,600	n/a
6	$ 1,711	$ 3,421	$ 3,706	$ 7,413	$ 88,950	n/a
7	$ 1,929	$ 3,858	$ 4,179	$ 8,358	$ 100,300	n/a
8	$ 2,147	$ 4,294	$ 4,652	$ 9,304	$ 111,650	n/a
Maryland Qualified Health Plan (QHP) APTC Only - Effective 01/01/2022						251% to 400% FPL (2021)[1]
Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets
1	$ 991	$ 1,982	$ 2,147	$ 4,293	$ 51,520	n/a
2	$ 1,340	$ 2,680	$ 2,903	$ 5,807	$ 69,680	n/a
3	$ 1,689	$ 3,378	$ 3,660	$ 7,320	$ 87,840	n/a
4	$ 2,038	$ 4,077	$ 4,417	$ 8,833	$ 106,000	n/a
5	$ 2,388	$ 4,775	$ 5,173	$ 10,347	$ 124,160	n/a
6	$ 2,737	$ 5,474	$ 5,930	$ 11,860	$ 142,320	n/a
7	$ 3,086	$ 6,172	$ 6,687	$ 13,373	$ 160,480	n/a
8	$ 3,435	$ 6,871	$ 7,443	$ 14,887	$ 178,640	n/a
Maryland AIDS Drug Assistance Program (MADAP) & MADAP-Plus - Effective 02/01/2022						500% FPL (2022)
Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets
1	$ 1,307	$ 2,613	$ 2,831	$ 5,663	$ 67,950	n/a
2	$ 1,761	$ 3,521	$ 3,815	$ 7,629	$ 91,550	n/a
3	$ 2,214	$ 4,429	$ 4,798	$ 9,596	$ 115,150	n/a
4	$ 2,668	$ 5,337	$ 5,781	$ 11,563	$ 138,750	n/a
5	$ 3,122	$ 6,244	$ 6,765	$ 13,529	$ 162,350	n/a
6	$ 3,576	$ 7,152	$ 7,748	$ 15,496	$ 185,950	n/a
7	$ 4,030	$ 8,060	$ 8,731	$ 17,463	$ 209,550	n/a
8	$ 4,484	$ 8,967	$ 9,715	$ 19,429	$ 233,150	n/a
9	$ 4,938	$ 9,875	$ 10,698	$ 21,396	$ 256,750	n/a
10	$ 5,391	$ 10,783	$ 11,681	$ 23,363	$ 280,350	n/a

MADAP: Gross income is used before any adjustments for taxes or other deductions.
For households with more than 10 persons, add $23,600 of annual income ($4,720 x 500%) for each additional person using the 2022 FPL per person factor.

MADAP and Medicare

What MADAP covers for eligible clients:

The program assists Medicare clients with drug plan and Medigap premiums to facilitate access to prescription and medical coverage.

❑ Deductibles, co-pays, co-insurance or other prescription costs not covered by Part D plan for drugs on the MADAP formulary*

❑ Prescription costs for drugs on the formulary when clients are in the coverage gap

❑ Part D plan premiums, not covered by other assistance programs

❑ Medicare Supplement (Medigap) premiums for clients enrolled in a PDP (not Medicare Advantage plan) and any applicable Part D assistance programs

❑ Premiums for Dental and Vision plans (if MADAP Plus is paying for prescription coverage or a medical plan)

*The out-of-pocket threshold is $6,550 for 2021.

MADAP Requirements

❑ MADAP clients with Medicare are required to be enrolled in a Medicare Part D plan or have "creditable coverage"

❑ MADAP does not count as a Part D plan or "creditable coverage"

❑ Clients may have this if they are still working or through an employer or union retirement plan. Plans can provide a letter of verification.

❑ "Creditable coverage" is an insurance that meets specified Medicare guidelines for medical and drug coverage.

❑ Most COBRA policies do not count as "creditable coverage".

MEDICARE

Medigap Plan Coverage

Benefits	Medicare Supplement Insurance (Medigap) Plans									
	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2021**			
							$6,220	$3,110		

* Plans F and G also offer a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of $2,370 in 2020 before your policy pays anything. (Plans C and F won't be available to people who were
newly eligible for Medicare on or after January 1, 2020.)
**For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible ($203 in 2021), the Medigap plan pays 100% of covered services for the rest of the calendar year.
*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to $20 for some office visits and up to a $50 copayment for emergency room visits that don't result in an inpatient admission.

Medicare Supplement Insurance (Medigap) Policies

MADAP Requirements

❑ MADAP clients with Medicare must also apply for and maintain any of the applicable assistance programs that help pay for the monthly Medicare Part D plan premiums and drugs costs if the household income meets the qualifications for:

✔ QMB/SLMB,

✔ Social Security Low-Income Subsidy (LIS) – **Extra Help**,

✔ LI Net, and/or

✔ Maryland Senior Prescription Drug Assistance Program (SPDAP)

LIS & SPDAP Income Guidelines

Low-Income Subsidy (LIS)
Apply through Social Security - online (ssa.gov) or call 1-800-772-1213
1. Full Low-Income Subsidy Extra Help
 Income max: <135% FPL for individual or couple
*Assets max: <$9,900 for individual, <$15,600 for couple
2. Partial Low-Income Subsidy Extra Help
 Income max: 135-150% FPL for individual or couple
*Assets max: <$15,510 for individual, <$30,950 for couple

Maryland Senior Prescription Drug Assistance Program (SPDAP)
International Software Systems Inc. administers this program for the Maryland Department of Health (Maryland residency: 6 months or more)
Income: <300% FPL for individual or couple
Assets not counted
Up to $50/month toward Part D premium
1-800-551-5995; Fax: 1-800-877-5156

SSA Full Subsidy (LIS) 0-135% - Effective 01/01/2022 — Medicare Btwn 0% & 135% FPL[2]

Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets*
1	$ 353	$ 706	$ 764	$ 1,529	$ 18,347	$9,900
2	$ 475	$ 951	$ 1,030	$ 2,060	$ 24,719	$9,900 (Single), $15,600 (Married)
3	$ 598	$ 1,196	$ 1,295	$ 2,591	$ 31,091	$9,900 (Single), $15,600 (Married)
4	$ 720	$ 1,441	$ 1,561	$ 3,122	$ 37,463	$9,900 (Single), $15,600 (Married)
5	$ 843	$ 1,686	$ 1,826	$ 3,653	$ 43,835	$9,900 (Single), $15,600 (Married)
6	$ 966	$ 1,931	$ 2,092	$ 4,184	$ 50,207	$9,900 (Single), <$15,600 (Married)
7	$ 1,088	$ 2,176	$ 2,357	$ 4,715	$ 56,579	$9,900 (Single), $15,600 (Married)
8	$ 1,211	$ 2,421	$ 2,623	$ 5,246	$ 62,951	$9,900 (Single), $15,600 (Married)

SSA Partial Subsidy (LIS) 135-150% - Effective 01/01/2022 — Medicare Btwn 135% & 150% FPL[2]

Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets*
1	$ 392	$ 784	$ 849	$ 1,699	$ 20,385	$15,510
2	$ 528	$ 1,056	$ 1,144	$ 2,289	$ 27,465	$15,510 (Single), $30,950 (Married)
3	$ 664	$ 1,329	$ 1,439	$ 2,879	$ 34,545	$15,510 (Single), $30,950 (Married)
4	$ 800	$ 1,601	$ 1,734	$ 3,469	$ 41,625	$15,510 (Single), $30,950 (Married)
5	$ 937	$ 1,873	$ 2,029	$ 4,059	$ 48,705	$15,510 (Single), $30,950 (Married)
6	$ 1,073	$ 2,146	$ 2,324	$ 4,649	$ 55,785	$15,510 (Single), $30,950 (Married)
7	$ 1,209	$ 2,418	$ 2,619	$ 5,239	$ 62,865	$15,510 (Single), $30,950 (Married)
8	$ 1,345	$ 2,690	$ 2,914	$ 5,829	$ 69,945	$15,510 (Single), $30,950 (Married)

Maryland Senior Prescription Drug Assistance Program (SPDAP) - For Enrollment Effective 02/01/2022 — Medicare <300% FPL (w/o Full LIS)[2]

Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets
1	$ 784	$ 1,568	$ 1,699	$ 3,398	$ 40,770	n/a
2	$ 1,056	$ 2,113	$ 2,289	$ 4,578	$ 54,930	n/a
3	$ 1,329	$ 2,657	$ 2,879	$ 5,758	$ 69,090	n/a
4	$ 1,601	$ 3,202	$ 3,469	$ 6,938	$ 83,250	n/a
5	$ 1,873	$ 3,747	$ 4,059	$ 8,118	$ 97,410	n/a
6	$ 2,146	$ 4,291	$ 4,649	$ 9,298	$ 111,570	n/a
7	$ 2,418	$ 4,836	$ 5,239	$ 10,478	$ 125,730	n/a
8	$ 2,690	$ 5,380	$ 5,829	$ 11,658	$ 139,890	n/a

[1]For households with more than 8 persons, add applicable sum of annual income ($4,540 x max ###% FPL) for each additional person using the 2021 FPL per person factor.
[2]For households with more than 8 persons, add applicable sum of annual income ($4,720 x max ###% FPL) for each additional person using the 2022 FPL per person factor.
*The Medicare Low-Income Subsidy (LIS) resource limits include $1,500 per person for burial expenses. Assets include cash or other liquid assets.

MDH - PHPA
Client Services

Eff: 02/01/2022 (Effective dates vary by program)
02/17/2022

MADAP Requirements

- MADAP must ensure that its funds are being spent as the **payer of last resort** for MADAP clients with Medicare

  - Receive monthly CMS report

  - Require use of Limited Income NET Program (LI Net) when applicable

  - Provide support for transitions from Medicaid, qualified health plans or employer's group coverage

MADAP will pay for Medigap Premium if client maintains a Part D plan

- MADAP clients enrolled in a QHP, who become eligible for premium-free Medicare Part A, are required to disenroll from their QHP to enroll in Medicare and obtain prescription drug coverage, unless they obtain "creditable coverage".

Creditable Coverage

- When a Medicare beneficiary (or spouse) has other prescription coverage that is at least as good as the Medicare Part D drug benefit the prescription plan may qualify as "creditable coverage."

- A beneficiary with "creditable coverage" is not at risk for higher premium payments or penalties if the person signs up for a Part D plan at a later time during an eligible enrollment period.

- MADAP clients with Medicare should obtain a certificate of coverage to document that the plan is considered "creditable coverage."

Creditable Coverage

- In certain instances, a client may choose to enroll in a Medicare Part D plan and have "creditable coverage."

- MADAP will need to determine if having both plans represents duplicate coverage and which of the plans is payable under MADAP Plus.

- Enrollment in a Part D plan and assistance programs are not required by MADAP if a client has creditable coverage.

Payable, Yes or No?

- The insurance vendor must be approved by the State Payment System (SPS) to be eligible for payment.

- MADAP has compiled a list of Medicare Part D (PDP & Advantage) and Medigap plans approved by the SPS for MADAP Plus eligibility.

- Clients approved for Urgent MADAP may receive limited insurance premium assistance during the time allotted to complete the medical information, if applicable, and submit all required documentation.

- Clients dually eligible for MA & MC are ineligible for premium assistance, rare for pending *LIS*.

MADAP can pay for the following plans

Part D Plans

Part D prescription drug plans (PDP) are availabe for people on Original Medicare (Part A or Part B).

Plan D plans may help lower your prescription drug costs and help protect against higher costs in the future.

Please note: Original Medicare **does not** cover prescription drugs, vision, hearing, or dental and so you need to purchase a part d plan and/or a medigap policy to supplement Original Medicare coverage.

Please note you must be enrolled in: a PDP or a Medicare Advantage plan

Note: MADAP does not count as a Medicare Part D plan or creditable coverage.

Medicare Advantage Plan

This covers everything original medicare covers except hospice care. They are an all-in-one alternative to Original Medicare. These are **Part C** bundled plans that offer coverage for:
- **Hospital**
- **Medical**
- **Drugs (if Part D is included)**
- **Help with out-of-pocket costs**
- **Vision, hearing, dental, and more**

There are different types of Medicare Advantage Plans:
- **HMO**
- **PPO**
- **PFFS**
- **SPN**
- **HMO/POS**
- **MSA**

Please note: *If you join a Medicare Advantage Plan, you can't use or be sold a Medigap policy.*

Medigap Plan

A Medigap policy is private insurance that helps supplement Original Medicare

This means it helps pay some of the health care costs that Original Medicare doesn't cover like copayments, coinsurance, and deductibles.

Please note: A Medigap policy is different from a Medicare Advantage Plan because those plans are ways to get Medicare benefits, while a Medigap policy only supplements the costs of your Original Medicare benefits.

Note: *Medicare doesn't pay any of your costs for a Medigap policy but MADAP can.*

MADAP Can Help Pay for These Plans!

MADAP may be able to pay the premiums of Part D plans, Medicare Advantage, and Medigap but only after you have applied for all of the premium assistance plans.

MADAP is the payer of last resort so you must apply if eligible for all the premium assistance plans prior to receiving financial assistance from MADAP.

Premium Assistance Programs These help pay for PDP and Medicare Advantage plans. There are different types of Premium Assistance Programs.
- **QMB (Medicaid)**
- **SLMB (Medcaid)**
- **LIS (Social Security)**
- **SPDAP (State of Maryland)**

Note: *You may need to re-apply annually to continue receiving this assistance.*

If client does not have a PDP we are prohibited from paying for their Medigap plan

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Helpful Medicare Resources

For further information on Medicare, please check:

- www.medicare.gov
- or call Medicare at (800) 633-4227
- or local SHIP office (410) 767-1100

Open Enrollment for Part D coverage:
October 15th to December 7th

Closing for Module 12

Review:

- The MADAP eligibility and insurance program requirements and services for clients who are Medicare eligible

- How MADAP confirms enrollment in Part D plans, assistance programs or creditable coverage

- How MADAP coordinates prescription coverage and costs with MC, and facilitate premium assistance under MADAP Plus

Next: Module 13 – Enrollment Updates for the Maryland Health Exchange:

Client Services

MADAP
1223 W. Pratt Street
Baltimore, MD 21223

Telephone Lines: **Local:** 410-767-6535; **Toll Free:**1-800-205-6308	**Fax Lines:** 410-333-2608, 410-244-8617
Office hours: 8:30 AM to 4:30PM, Mon-Fri	**Pharmacy Help Line:** 1-800-932-3918

Email and Website Addresses:

MADAP applications and forms: **client.services@maryland.gov**	**Insurance invoices and bills:** **mdh.csopen_enrollment@maryland.gov**

Website for MADAP Forms:
https://phpa.health.maryland.gov/OIDPCS/CHCS/Pages/MADAP%20Forms.aspx

Resources/References

- *Maryland AIDS Drug Assistance Program (MADAP)
  Infectious Disease Prevention and Health Services Bureau
  Prevention and Health Promotion Administration
  Maryland Department of Health
  https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx*

- *Program Parts & Initiatives/ADAP
  Ryan White HIV/AIDS Program (RWHAP)
  HIV/AIDS Bureau, Health Resources and Services Administration (HRSA)
  https://ryanwhite.hrsa.gov/about/parts-and-initiatives
  https://ryanwhite.hrsa.gov/about/parts-and-initiatives/part-b-adap*

- State Health Insurance Assistance Program (SHIP)
  Maryland Department of Aging
  http://www.aging.maryland.gov/Pages/StateHealthInsuranceProgram.aspx

Resources/References

- *Medicare Beneficiary handbook, forms and resources*
  Centers for Medicare & Medicaid Services (CMS)
  www.medicare.gov
  www.cms.gov

- Maryland Medicaid Programs
  Maryland Department of Health
  https://mmcp.health.maryland.gov

- Maryland Insurance Administration
  http://insurance.maryland.gov

- Social Security Administration (SSA)
  www.ssa.gov

Resources/References

- Senior Prescription Drug Assistance Program (SPDAP) Maryland Department of Health
  http://www.marylandspdap.com

- Annual Update of the HHS Poverty Guidelines
  https://www.federalregister.gov/documents/2022/01/21/2022-01166/annual-update-of-the-hhs-poverty-guidelines

- Resource and Cost-Sharing Limits for Low-Income Subsidy (LIS)Maryland Department of Health
  https://www.cms.gov/Medicare/Prescription-DrugCoverage/LimitedIncomeandResources