

NLWJC - Kagan

DPC - Box 029 - Folder 022

**Health - Medicare Premium
Assistance**

**PRESIDENT LAUNCHES NEW CAMPAIGN TO ENSURE THAT
LOW-INCOME MEDICARE BENEFICIARIES RECEIVE PREMIUM ASSISTANCE**
July 6, 1998

Today, the President announced a new outreach campaign to help millions of low-income seniors and people with disabilities get assistance in paying Medicare premiums. A study by Families USA reports that over 3 million low-income Medicare beneficiaries are not enrolled in the Qualified Medicare Beneficiary (QMB) and related programs that pay for Medicare premiums and (for some) copayments and deductibles. This assistance was expanded last year in the Balanced Budget Act. However, as this new report underscores, many eligible beneficiaries are not aware of these cost-sharing protections and others have difficulty accessing this critically needed assistance.

To address this problem, the President has requested that the Department of Health and Human Services (HHS) and the Social Security Administration (SSA) launch a multi-faceted effort to enroll eligible Medicare beneficiaries in QMB and related programs. These new initiatives, which build on existing efforts to help identify and enroll eligible beneficiaries and parallel the President's efforts on children's health outreach, include:

- **Launching major new initiatives to educate Medicare beneficiaries about premium assistance programs.** HHS and SSA will make unprecedented efforts to ensuring that beneficiaries know about these programs by distributing clear, plainly written information about these programs by:
 - **Sending written information to all 38 million Medicare beneficiaries** about this program through pamphlets that will be sent to all beneficiaries this fall.
 - **Informing every one of the 1.8 million new Medicare beneficiaries** about this program in the Medicare initial enrollment package that is sent to these beneficiaries.
 - **Including information describing this program and an eligibility screening worksheet on the new Medicare Internet site, "www.medicare.gov,"** which is used by millions of older Americans and their families, as well as others who work with the elderly and people with the disabilities.
 - **Sending program information to more than 36 million individuals receiving Social Security benefits** in the annual cost-of-living adjustment (COLA) notices this fall.
 - **Distributing 450,000 pamphlets as well as placing posters in SSA's 1,300 field offices** where millions of beneficiaries go to enroll and ask questions about these programs. SSA will direct its field office employees to reach out to the millions of beneficiaries they see every day to ensure they are informed about QMB and related programs.

- **Encouraging the use of a simplified application process.** In July, the Health Care Financing Administration (HCFA) will send a letter to State Medicaid agencies that includes a model, simplified application as well as examples of successful outreach and enrollment programs. HCFA will encourage states to adopt simple, user-friendly procedures such as a mail-in application.
- **Creating a Federal-State-consumer advocate task force to develop new strategies to enroll eligible beneficiaries.** Beginning this month, HHS, SSA, the National Governors' Association, the Administration on Aging and advocates of the elderly and people with disabilities will collaborate to identify and implement strategies to educate beneficiaries about this program and to make it easier to enroll.
- **Targeting eligible beneficiaries through direct mailings.** This fall, HCFA will send a letter to a targeted group of beneficiaries who are likely to be eligible for these protections. The targeting population list will come from a list of beneficiaries supplied by SSA that the agency believes may be eligible. The letter will explain the program and encourage beneficiaries to apply.
- **Providing the State Insurance Counseling and Assistance Programs (ICAs) with materials to assist beneficiaries in enrolling in the premium assistance programs.** ICAs provide assistance on insurance and benefits to millions of older and disabled Americans.

These new initiatives build on an ongoing commitment by HCFA and SSA to target and enroll these vulnerable, low income Americans. For example, HCFA has provided training materials on identifying and assisting potential beneficiaries to providers, advocates and States. SSA has included information on programs in SSA pamphlets and handouts that could reach potential candidates and conducted training for staff who interact with beneficiaries.

Background on the QMB and related programs. The following table shows eligibility for premium and cost sharing assistance programs, which are offered in all States.

Category	Income (Poverty)	Annual Income (1998)		Medicaid Pays For:
		Individual	Couple	
QMBs: Qualified Medicare Beneficiaries	0 to 100%	Up to \$8,290	Up to \$11,090	Medicare Part A & B premiums, deductibles, copayments
SLMBs: Specified Low-Income Medicare Beneficiaries	100-120%	\$8,291 to 9,900	\$11,091 to 13,260	Medicare Part B premium
QI-1s: Qualified Individuals 1	120-135%	\$9,901 to 11,108	\$13,261 to 14,888	Medicare Part B premium
QI-2s: Qualified Individuals 2	135-175%	\$11,109 to 14,328	\$14,889 to 19,228	Part of Medicare Part B premium

Notes: Income guidelines include a \$240 unearned income disregard; poverty thresholds are different in AK and HI. There is also an assets limit of \$4,000 for individual and \$6,000 for couples for all groups. QI programs are subject to the availability of capped funding allotments.

**PRESIDENT CLINTON:
HELPING PROVIDE ACCESS TO PROTECTION AND
HEALTH COVERAGE FOR OUR SENIORS**

July 6, 1998

"Today I am launching a national effort to educate every single Medicare recipient about this opportunity -- using the mail, Medicare and Social Security notices, case workers, field offices, working with state governments, and using the Internet. Through this effort, hundreds of thousands of older and low-income Americans will receive more affordable health care without any new Congressional action. This is a duty we owe our parents and our fellow citizens, and we should honor it. It is the right thing to do."

President Bill Clinton
July 6, 1998

Today, President Clinton announced a new outreach campaign to help millions of low-income senior citizens and people with disabilities receive assistance in paying Medicare premiums. The President has requested that the Department of Health and Human Services (HHS) and the Social Security Administration (SSA) launch a multi-faceted effort to enroll eligible Medicare beneficiaries in the Qualified Medicare Beneficiary (QMB) program and related programs that pay for Medicare premiums and, for eligible recipients, copayments and deductibles.

THE NEED TO INFORM MEDICARE BENEFICIARIES OF THEIR OPTIONS. A study by Families USA reports that over 3 million low-income Medicare beneficiaries are not enrolled in either the Qualified Medicare Beneficiary (QMB) program or related programs that pay Medicare premiums and, for eligible recipients, copayments and deductibles. These assistance programs were expanded in last year's Balanced Budget Act. However, many eligible beneficiaries are not aware of these cost-sharing protections and others have difficulty accessing this critically needed assistance.

A PRESIDENTIAL PLAN TO EDUCATE ELIGIBLE RECIPIENTS. The President is calling on the Department of Health and Human Services (HHS) and the Social Security Administration (SSA) to launch a multi-faceted effort to enroll eligible Medicare beneficiaries in QMB and related programs. HHS and SSA will make unprecedented efforts to ensure that beneficiaries know about these programs, including:

- **Sending Written Information To All 38 Million Medicare Beneficiaries** about this vital program;
- **Informing Every New Medicare Beneficiary** about this program in the initial enrollment package they receive;
- **Including Information Describing This Program And An Eligibility Screening Worksheet** on the new Medicare Web Site, www.Medicare.gov;
- **Sending Program Information To More Than 36 Million Individuals** receiving Social Security benefits in the annual cost-of-living adjustment notices distributed in the fall.
- **Distributing 450,000 Pamphlets** and placing posters in SSA's 1,300 field offices;
- **Targeting Eligible Beneficiaries** through direct mailings. SSA will identify, and the Health Care Financing Administration (HCFA) will send out, a letter to those most likely to be eligible for this program.

WORKING WITH STATES AND THE PRIVATE SECTOR TO DEVELOP ENROLLMENT STRATEGIES. This initiative will bring together federal and state agencies and the private sector to enroll eligible recipients. These efforts include:

- **Encouraging The Use Of A Simplified Application Process.** The HCFA will send a letter to State Medicaid agencies that includes a model, simplified application as well as examples of successful outreach and enrollment programs. HCFA will encourage states to adopt simple, user-friendly procedures such as a mail-in application.
- **Creating A Federal-State-Consumer Advocate Task Force** to develop new strategies to enroll eligible beneficiaries. HHS, SSA, the National Governor's Association and advocates of the elderly and people with disabilities will collaborate to identify and implement strategies to educate beneficiaries about this program and make enrollment easier.
- **Providing The State Insurance Counseling And Assistance Programs (ICAs) With Material** to assist beneficiaries in enrolling in the premium assistance program.

BUILDING ON A COMMITMENT TO THOSE IN NEED. Today's announcement builds on President Clinton's ongoing commitment to identifying and enrolling vulnerable, low income Americans in this important program. Already, HCFA is providing training material on identifying and assisting potential beneficiaries to health care providers, advocates, and States. SSA has included information on programs in SSA pamphlets and handouts and conducted training for staff who interact with beneficiaries. These efforts, along with today's initiatives, are helping to ensure that those in need are given the protections and coverage they deserve.