

MIPPA State Webinar

February 9, 2017

Call 1-866-740-1260, passcode 4796976# if you cannot get audio through the computer



National Council on Aging

Improving the lives of 10 million older adults by 2020

On Today's Call

- A few short reminders
- NCOA's Benefits Enrollment Conference
- Findings from a state survey re: SSA data leads
- Medicare Savings Programs & early Social Security
- Open time for sharing/asking questions

A Few Short Reminders

- If you're on the phone, mute your line by pushing *6; unmute by pressing *7
- Dates for this year's bimonthly calls:
 - ▶ 4/13/17
 - ▶ 6/8/17
 - ▶ 8/10/17
 - ▶ No call during Open Enrollment
 - ▶ Second Thursday, 2-3 p.m. EST



NCOA's Benefits Enrollment Conference

April 18-20, 2017
Hyatt Regency Capitol Hill
Washington, DC



NCOA's Benefits Enrollment Conference

- Supported through our grant from ACL
- Twofold purpose:
 - ▶ Share effective and replicable strategies for benefits outreach and enrollment
 - ▶ Facilitate collaboration between BECs and MIPPA grantees in same area

Conference Logistics

- NCOA will pay for participation from:
 - ▶ 2 representatives from BECs funded prior to 10/1/16 (newer BECs fund themselves through grant)
 - ▶ 2 representatives from each state with a MIPPA grant
 - Invitations were sent to ACL-identified lead
 - Up to the lead to figure out who should go/from which agency

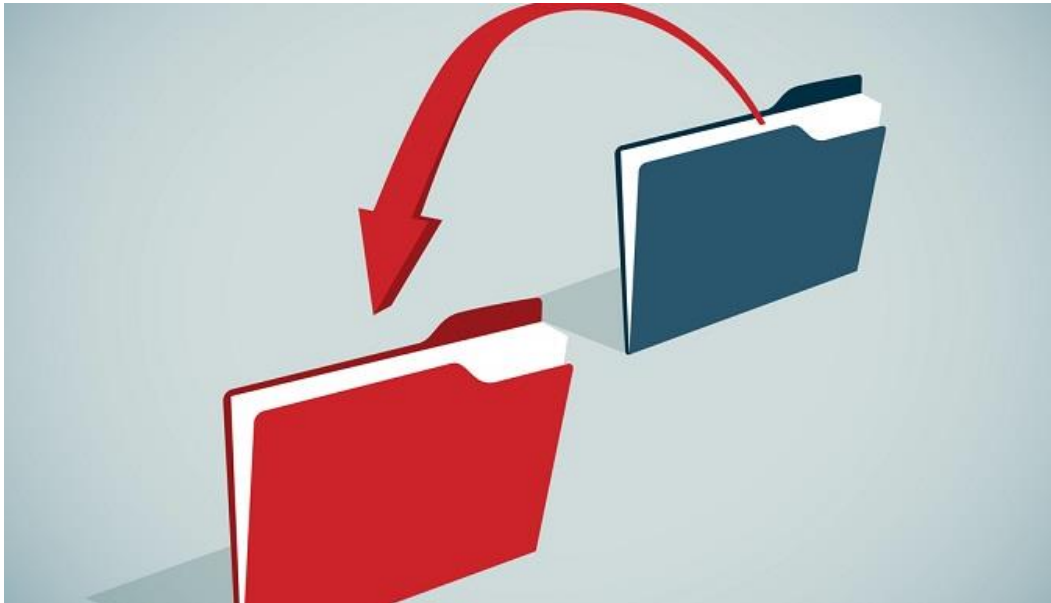
Conference Logistics (cont.)

- NCOA has contracted with Altarum Institute to help with registration & travel
- Altarum will use Research Travel to book non-refundable coach air/train ticket
- Up to 3 nights in hotel paid for by NCOA (can stay longer if self-paying additional nights) at federal per diem rate
- Participants will be reimbursed for meals & incidentals not provided at conference at federal per diem rate
- Reimbursement of ground transportation up to \$75 with receipts

Conference Logistics (cont.)

- Advisory Committee of 10 BEC and MIPPA representatives helping to shape event
- Call for workshops deadline was last Friday (2/3/17)
- Other questions? Contact Meaghan McMahon:
meaghan.mcmahon@ncoa.org

Social Security/LIS Data Leads Survey



About the Survey

- Since MIPPA enactment, Social Security has authority to send information from LIS applications to state Medicaid agencies to generate MSP application
 - ▶ Referred to as “leads data”
- What happens next? Last year, we surveyed MIPPA leads to find out
 - ▶ 24 states answered the survey

Survey Findings

- 10 states take action daily, 5 weekly, and six monthly after getting leads data
- 5 states (AR, IA, NJ, OR, SD) mail MSP application pre-populated with LIS data
- 3 states (MS, NV, OR) regularly call applicant for more info
- Time limits to respond to request for more information varies from 10 days to 60 days (NJ)

Survey Findings (cont.)

- In many states, Medicaid agencies don't link back to the MIPPA grantee agencies for applicants to get help
- Some state SHIPs (MN, OR, WI) do have good relationships with Medicaid agency to target follow-up
- More on survey findings:
<https://www.ncoa.org/resources/ssa-lis-leads-data/>

MSP & Early Social Security



Client Story

- George*, 65, is still working and went to apply for Medicare Savings Program in CT
- Denied the benefit because George is not yet taking Social Security
- State Medicaid agency cited Federal law ([42 CFR 435.608](#)), which mandates that:

*As a condition of eligibility, the [Medicaid] agency must require applicants and beneficiaries to take all necessary steps to obtain any annuities, pensions, retirement, and disability benefits to which they are entitled, **unless they can show good cause for not doing so.***

- Question is, what is good cause?

**Not his real name*

Consequences of Early Social Security

- If George took Social Security now, he'd face a 4% lifetime reduction in benefit
- Consumer Financial Protection Bureau's *Planning for Retirement* tool can help demonstrate difference: <http://www.consumerfinance.gov/retirement/before-you-claim/>



What We've Learned

- States are able to interpret the “good cause” clause as they choose
- Some states have successfully advocated against forcing early Social Security, e.g., New York issued special guidance saying Medicaid applicants who are still working cannot be forced to take early retirement benefits

https://www.health.ny.gov/health_care/medicaid/publications/docs/gis/16ma012.pdf

- Counselors need to help people carefully weigh financial consequences of reduced benefit if they draw SS early

Sharing Time!

