



CA Brokers: California Medicare Part A (Buy-In) Program

Program Overview: Effective January 1, 2025, California is now a Medicare Part A Buy-In State under an agreement with the Centers for Medicare & Medicaid Services (CMS). This initiative alleviates financial burdens for eligible individuals, ensuring access to vital healthcare coverage. The program targets low-income individuals eligible for Medicare who do not qualify for free Part A due to insufficient work history. Eligible individuals will be enrolled in Medicare Part A and the state will pay their Medicare Part A premiums.

Key Benefits for Members:

- Dual eligibility for both Medicare and Medi-Cal.
- State-paid Medicare Part A premiums, coinsurance, and deductibles.
- Medicare provides primary hospitalization and inpatient care coverage (instead of Medi-Cal).

The SCAN Plan Opportunity: This Buy-In program opens doors for brokers to enroll more members into SCAN's robust Medicare Advantage offerings. Highlight these plan options:

- **SCAN Connections Plan** – Comprehensive Full Dual-Eligible benefits.
- **Chronic Condition Special Needs Plans (C-SNPs)** – Tailored for members managing specific health conditions.

SEP Details:

| Population Groups | Enrollment Opportunity | Special Election (SEP)* |
|---|------------------------------------|--|
| Full-benefit dually eligible individuals, including those with full Medicaid benefits (QMB+, SLMB+, FBDE) | SCAN's Connections Plan (FIDE SNP) | Fully Integrated Dual Eligible (FIDE-SNP) |
| Individual who are dual eligible (Medicare & Medi-Cal) and meet the criteria for a chronic illness (Diabetes, chronic or congested heart failure, cardiac arrhythmia, chronic venous thromboembolic disorder, coronary artery disease or peripheral vascular disease) | SCAN's Strive Plan | Chronic Condition for SNP Plan |
| Enroll in Medicare premiums- Part A or Part B using A/B Exceptional Condition | SCAN's MA-PD Plan | Individuals Who Enroll in Medicare premium Part A or Part B using an Exceptional Condition SEP |

***Reference 2024-2025 SEP Resource Guide for further details.**

For more information on the Medicare Savings Programs (MSPs) please reference the following on-line resources:

- <https://www.dhcs.ca.gov/individuals/Pages/Medicare-Savings-Programs-in-California.aspx>
- <https://www.medicare.gov/basics/costs/help/medicare-savings-programs>



Eligibility Criteria: To qualify for Medicare Part A enrollment under the Buy-In Program, individuals must:

- **Be full-scope Medi-Cal members.**
- **Be enrolled in Medicare Part B.**
- **Qualify for the QMB Program**

More specifically, as of January 1, 2025, eligible Supplemental Security Income/State Supplementary Payment (SSI/SSP) full-scope Medi-Cal members will be automatically enrolled in Medicare Part A if they are enrolled in Medicare Part B and qualify for the QMB program. Conditional Medicare Part A enrollment requirements are no longer applicable.

Similarly, non-SSI/SSP eligible Medi-Cal members who enroll in Medicare Part B at the SSA can apply for the QMB program at their local county office. Once they qualify for the QMB program, the state will enroll them in Medicare Part A Buy-In. All Medi-Cal members enrolled in the QMB program will receive an approval Notice of Action in the mail informing them of their QMB program enrollment effective date.

Guiding Questions for Brokers: Use these questions to determine eligibility and guide conversations:

- 1. Are you currently enrolled in full-scope Medi-Cal?**
- 2. Do you have Medicare Part B coverage?**
- 3. Do you qualify for the Qualified Medicare Beneficiary (QMB)?**
- 4. Have you ever been denied Medicare Part A due to insufficient work history?**
- 5. Do you know about new options where the state may cover your Part A premium?**

Tips for Success: Help Medi-Cal members maximize their healthcare benefits with SCAN! This is your chance to drive enrollment while making a positive impact on the community's health. When presenting the program, highlight these compelling benefits:

- **Medicare Advantage Prescription Drug (MAPD) Plans** – Coverage for hospital, medical, and prescription drug costs.
- **Financial Relief:** "With the state paying your Part A premium, you'll have fewer out-of-pocket costs."
- **Comprehensive Coverage:** "You'll gain access to full Medicare hospitalization benefits, with no worries about premiums or deductibles."
- **Enrollment Simplicity:** "Eligible members will be automatically enrolled—hassle-free!"
- **Educate Prospects:** Ensure potential enrollees understand the financial savings and health benefits.
- **Clarify Plan Fit:** Confirm that SCAN plans meet the unique health needs of each member.
- **Leverage New Rules:** Encourage proactive enrollment discussions now that the state covers Part A premiums.