Verifying Non-SSA Benefits

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Learning Objectives

1. Explain the importance of verifying benefits a person receives
2. Identify non-SSA benefits that need to be verified and the specific information to verify
3. Describe options to verify non-SSA benefits
4. Detail how to resolve discrepancies between benefits verification and information from other sources
5. List methods to document benefits verification
6. Identify when and how frequently benefits need to be verified

Why Verify Benefits?

- To provide accurate information about how work affects a person's benefits, you have to know which benefits the person gets. The impact of work is very different for different benefits. You need to identify which benefits a person gets in order to figure out which work rules apply.

- If you don't verify the benefits a person gets, you may assume s/he gets different benefits than s/he actually receives.

- Often, people aren't sure which benefits they get. Even worse, many think they get one benefit, when they actually receive a different one. If you rely on people's verbal reports, you may receive misinformation about which benefits they get.

Why Verify Benefits?

▶ If you believe a person gets one benefit when s/he actually receives a different one, then you may explain the wrong set of work rules, or enter inaccurate information in DB 101, and misinform the person.

▶ This can cause the person to make erroneous decisions about work and earnings goals, and to possibly lose benefits (or have benefits reduced more than expected) that they thought they would keep (or keep at higher levels) while working.

Which Benefits from Agencies Other than SSA Do You Need to Verify?

- You should verify all benefits that may be affected by employment or changed earnings by the person you are assisting.

- This training addresses only some non-SSA benefits that:

1. Are commonly received by people served by Benefit to Work Coaches, AND

2. Are covered in DB 101's Benefits and Work Calculator

Which Benefits from Agencies Other than SSA Do You Need to Verify?

Non-SSA Benefits You May Need to Verify:

▶ Benefits to verify include (with administering agency in parentheses):

  ▶ Medicare (Medicare/Centers for Medicare and Medicaid Services (CMS))

  ▶ Medicare Savings Programs (Qualified Medicare Beneficiary (QMB), Specified Low Income Medicare Beneficiary (SLMB), Additional Low Income Medicare Beneficiary (ALMB)) (Michigan Department of Health and Human Services (DHHS))

  ▶ Medicare Part D Low Income Subsidy (Medicare/Centers for Medicare and Medicaid Services (CMS))

Which Benefits from Agencies Other than SSA Do You Need to Verify?

Non-SSA Benefits You May Need to Verify (Continued):

- ▶ Medicaid based on disability
    - ▶ Supplemental Security Income (SSI) (Social Security Administration (SSA) and DHHS)
    - ▶ 1619(b) (SSA and DHHS)
    - ▶ Freedom to Work (DHHS)
    - ▶ Aged and Disabled Care (AD-Care) (DHHS)
    - ▶ Spenddown (DHHS)
    - ▶ Medicaid Protected Disabled Adult Child (DAC – also called "Childhood Disability Benefit) (DHHS)

Which Benefits from Agencies Other than SSA Do You Need to Verify?

Non-SSA Benefits You May Need to Verify (Continued):

- Healthy Michigan Medicaid (DHHS)
- State SSI Payment (SSP) (DHHS)

Which Benefits from Agencies Other than SSA Do You Need to Verify?

- ▶ Note that each of the above benefits is provided to an individual, with one possible exception.

- ▶ Healthy Michigan Medicaid may be provided to an individual or to multiple members of a family.

Which Specific Information Should You Verify?

- The specific information you should verify will depend on the type of benefit.

- Information you should verify may include:
  - Whether the person or household receives a benefit
  - The specific benefit type (e.g., if a person is enrolled in a Medicare Savings Program, is it QMB, SLMB or ALMB?)
  - The amount of the benefit
  - The amount the person or household pays for related expenses (e.g., Medicare or Freedom to Work premiums)
  - Dates the person or household enrolled or had a redetermination, and when the next redetermination is due

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Which Specific Information Should You Verify?

Details about which information to verify can be found in the accompanying **Verifying Non-SSA Benefits Chart.**

How Can DHHS Benefits be verified?

Several options:

1. **MI Bridges –** www.michigan.gov/mibridges

▶ On-line, self-service system that lets the person who gets benefits:

- ▶ Verify benefits
- ▶ View letters DHHS has sent
- ▶ Report changes
- ▶ Upload documents relevant to benefit applications and renewals
- ▶ Renew benefits

How Can You Verify DHHS Benefits?

1. **MI Bridges (Continued)**

▶ First, the individual registers for an account, completes the **ID** proofing process, then logs in each time s/he wants to use MI Bridges.

▶ Can verify all benefits listed above that DHHS administers and the person receives.

▶ Under *I want to...*, select **View My Benefits**.

▶ Only benefits the person currently receives will appear, EXCEPT

▶ Health Coverage benefits also appear for the entire month they become inactive.

How Can You Verify DHHS Benefits?

1. **MI Bridges (Continued)**

▶ Click **[Print]** to print a PDF copy of the benefits the person receives.

▶ MI Bridges verifies:

   ▶ Benefit type

   ▶ Benefit amount

   ▶ Renewal date

   ▶ Date benefit will be available on the person's Bridge card

How Can You Verify DHHS Benefits?

2. **Person** who gets benefits **provides written documentation from DHHS,** such as award letters or redetermination notices

3. **Get verification from DHHS**, such as letter or verbal verification

▶ You should NOT get verification from a third party.

How Can You Verify Benefits from Medicare/CMS?

Medicare Parts A & B

▶ BPQY (Benefits Planning Query)

▶ Copy of Medicare card

▶ Call 1-800-MEDICARE

▶ Get info. from person if s/he opens a "my Medicare" account at https://mymedicare.gov/

Medicare Part C (Medicare Advantage Plan)

▶ Call 1-800-MEDICARE

▶ Get info. from person if s/he opens a "my Medicare" account at https://mymedicare.gov/

How Can You Verify Benefits from Medicare/CMS?

Medicare Part D

▶ Call 1-800-MEDICARE

▶ Copy of Medicare Part D prescription drug card

▶ Get info. from person if s/he opens a "my Medicare" account at
https://mymedicare.gov/

How Can You Verify Benefits from Medicare/CMS?

Medicare Part D Low Income Subsidy (also called "Extra Help")

▶ Call 1-800-MEDICARE

▶ Low income subsidy (extra help) enrollment letter

▶ Get info. from person if s/he opens a "my Medicare" account at https://mymedicare.gov/

Exercise – Verifying Benefits

Mahmoud receives the following non-SSA benefits:

1. Medicare Parts A and B
2. Medicare Part D
3. SLMB
4. Part D Low Income Subsidy
5. Freedom to Work Medicaid

How would you verify each benefit?

Exercise – Verifying Benefits

Mahmoud receives the following non-SSA benefits:

1. Medicare Parts A and B - **BPQY, copy of Medicare card, call 1-800-MEDICARE (1-800-633-4227), get info. from person if s/he opens a "my Medicare" account at https://mymedicare.gov/**

2. Medicare Part D - **Call 1-800-MEDICARE (1-800-633-4227), copy of Part D prescription drug card, get info. from person if s/he opens a "my Medicare" account at https://mymedicare.gov/**

3. SLMB - **MI Bridges (www.michigan.gov/mibridges), award letter, redetermination notice, verbal verification from caseworker, call 1-800-MEDICARE, or get info. from person if s/he opens a "my Medicare" account at https://mymedicare.gov/**

Exercise – Verifying Benefits

Mahmoud receives the following non-SSA benefits:

3. SLMB - **MI Bridges (www.michigan.gov/mibridges), award letter, redetermination notice, verbal verification from caseworker, call 1-800-MEDICARE, or get info. from person if s/he opens a "my Medicare" account at https://mymedicare.gov/**

4. Part D Low Income Subsidy - **Call 1-800-MEDICARE (1-800-633-4227), award letter, or get info. from person if s/he opens a "my Medicare" account at https://mymedicare.gov/**

Exercise – Verifying Benefits

Mahmoud receives the following non-SSA benefits:

5. Freedom to Work Medicaid - **MI Bridges (www.michigan.gov/mibridges), award letter, redetermination notice, or verbal verification from caseworker**

How Should You Deal with Discrepancies Related to Verified Benefits?

▶ When you get benefit verification, check to make sure it doesn't conflict with other information.

▶ Does it match what the individual or head of household told you about benefits and benefit amounts?

▶ Does it make sense based on program eligibility rules?

▶ Is some information missing or out of date?

▶ If you find discrepancies, check with verification sources to try to reconcile the differences.

How Should You Document Verifications?

- Keep copies of written or electronic verifications, including:
  - Award letters
  - Verification letters/forms
  - Recertification letters
  - Screen shots of information from MI Bridges accounts
  - Progress notes for verbal verifications – verifying party, date, time and information verified

How Often Should You Verify Benefits?

- If you continue advising individuals, you may need to verify their benefits periodically, especially if they may have changed.

- Always verify:

  - New benefits the person receives, if you hear this information from the person or other sources

  - Benefits that have stopped unexpectedly (e.g., Medicaid has stopped although the individual/family still has income and resources below the limits)

How Often Should You Verify Benefits?

- You may also need to verify benefits again when:
  - Verification you have is outdated (over 6 months old, or from a prior calendar year). It's usually important to verify benefits at least annually;
  - Earnings may have changed eligibility for benefits or benefit amounts;
  - Individual tells you benefit amounts have changed, or new benefits have been added

Benefit to Work Coach's Role Regarding Verifying Non-SSA Benefits

▶ A Benefit to Work Coach should verify all benefits a person receives for which the Coach will provide information.

▶ The Coach should use the methods described above to verify benefits, and verify benefits again, as needed, after initial verification

▶ The Coach should resolve any discrepancies between benefits verification and information from other sources.