

---

**DEPARTMENT  
POLICY****MA Only**

This is an SSI-related Group 1 MA category.

Consider eligibility under this category only if eligibility does **not** exist under BEM 154 through 163. Use this category before using a Group 2 category.

Consider Medicare Savings Program eligibility in addition to this category; see BEM 165.

This category is available only to L/H and waiver clients who are aged (65 or older), blind or disabled. See Bridges Glossary for the definition of L/H patients. See BEM 106 for the definition of waiver clients. Gross income **cannot** exceed 300 percent of the SSI federal benefit rate; see RFT 248.

All eligibility factors in this item must be met in the calendar month being tested. If the month being tested is an L/H month and eligibility exists, go to BEM 546 to determine the post-eligibility patient-pay amount.

**NONFINANCIAL  
ELIGIBILITY  
FACTORS**

- The person must **not** be eligible for MA under BEM 154 through 163 but may be eligible for a Medicare Savings Program under BEM 165.
- The person must be an L/H or waiver client.
- The person must be aged, blind or disabled; see BEM 240, Age, or BEM 260, MA Disability/Blindness. The MA eligibility factors in the following items must be met:
  - BEM 220, Residence.
  - BEM 221, Identity.
  - BEM 223, Social Security Numbers.
  - BEM 225, Citizenship/Alien Status.
  - BEM 255, Child Support.
  - BEM 256, Spousal/Parental Support.
  - BEM 257, Third Party Resource Liability.
  - BEM 265, Institutional Status.

- BEM 270, Pursuit of Benefits.

## FINANCIAL ELIGIBILITY FACTORS

### Groups

Use fiscal and asset group policies for SSI-related MA groups in BEM 211.

### Assets

Countable assets **cannot** exceed the asset limit in BEM 400. Countable assets are determined based on MA policies in BEM 400, 401 and 402.

### Divestment

Policy in BEM 405 applies.

### Income Eligibility

Income eligibility exists when **gross** income does **not** exceed 300 percent of the SSI benefit rate.

Apply the MA policies in BEM 500, 501, 502, 503, 504 and 530 to determine gross income. Do not apply the deductions in BEM 540 and 541.

Income eligibility **cannot** be established with a patient-pay amount or by meeting a deductible.

### Third Party Liability

Complete MSA-1354 for clients with other insurance including long term care/nursing home insurance and submit with a copy of insurance card if available.

### Patient Pay Offsets

If an LTC applicant requests an offset of their patient pay to cover old medical bills, see Pre-Eligibility Medical Expense (PEME) in glossary and in this item. Assist the applicant by forwarding unpaid bills to:

Medical Services Administration  
Michigan Department of Health and Human Services

P.O. Box 30479  
Lansing, MI 48909-9634  
Attn: PEME

MDHHS will determine whether an offset is allowable.

Offsets will be applied to the months following an approval. In general, the allowable expenses are the same as allowed for a group 2 deductible case. In addition, the medical expense(s) must be:

- Expenses incurred in the three months prior to application for Medicaid.
- Unpaid, and an obligation still exists to pay.
- Cannot be from a month where Medicaid eligibility existed.
- Cannot be covered by a third party source (public or private).
- Cannot be from a month in which a divestment penalty has been imposed.
- Cannot have been used previously as a pre-eligibility medical expense to offset a patient pay amount.
- Can include cost of room and board for Medicaid LTC facilities, remedial care, and other medical expenses recognized by Michigan law but not covered under the Michigan state plan.
- Must be reported prior to the first Medicaid redetermination following the initial eligibility.
- MDHHS will terminate offsets if there is a failure to pay the medical provider with the funds.

## VERIFICATION REQUIREMENTS

Verification requirements for all eligibility factors are in the appropriate manual items.

## LEGAL BASE

### MA

42 CFR 435.217 and .236  
Deficit Reduction Act 2005, Social Security Act 1903(x), PL 109-171

