Buy In Overview

Buy-In allows the State, as part of its total medical assistance plan, to provide for payment of supplemental medical insurance (SMI), also referred to as Medicare Part B, to certain groups of needy individuals. The statutory authority for the **Buy-In** program is section 1843 of the Social Security Act. Under the buy-in program, States may enroll certain groups of needy members under the supplementary medical insurance program (also referred to as SMI or Medicare Part B) and pay their premiums. Some Medicare beneficiaries are charged by Social Security for their Medicare Part A (Hospital Insurance Premium). Usually Medicare Part A is free; however, there are circumstances where a person can be charged for the Part A premium. In some instances the state will pay for the cost of members' Medicare Part A if one is being charged.

Buy-In is the procedure by which a Medicaid eligible, who is also eligible for Medicare Part B, has the Part B premium paid for by the State.

For additional information on how to become eligible for Buy in please contact your local Department of Social Services. (DSS)

BUY-IN ELIGIBILITY

- SSA establishes Medicare eligibility as stated above.
- The local Department of Social Services (DSS) determines Medicaid eligibility. In the process of determining eligibility, the member will be assigned an Aid Category (AC). The AC assigned will determine if the person is eligible for Part B Buy-In.
- The combination of the person's Medicare eligibility and Medicaid AC determine their eligibility for Buy-In.