

Not everyone with dual Medicaid or SSI will have retroactive coverage

Certain people with Medicare/Medicaid partial-benefit dual eligibility (PBDE) won't be eligible for retroactive coverage.

How will people know they *may* be eligible for retroactive coverage through Medicare's Limited Income NET Program?

People should check the yellow auto-enrollment notices they get in the mail to learn if they may be eligible for retroactive Medicare drug coverage through Medicare's Limited Income NET Program. Medicare sends this yellow notice to everyone who's newly eligible for Medicaid or SSI. This notice lets people know they automatically get Medicare drug coverage and includes the date their coverage is effective. There are 2 versions of the yellow auto-enrollment notice, as described below.

Notice 11429 shows Medicare's Limited Income NET Program retroactive coverage

People with retroactive coverage will get a yellow auto-enrollment notice in the mail with "CMS Product No. 11429 – YELLOW" printed in the bottom right corner. This notice will provide information about eligibility for retroactive Medicare drug coverage through Medicare's Limited Income NET Program. It lists the name and phone number of the Medicare drug plan that will provide their future drug coverage, and also lists Medicare's Limited Income NET Program's contact information for dates of retroactive coverage. People with retroactive coverage will also get an additional notice from Medicare's Limited Income NET Program with coverage details and instructions on how to get reimbursed for covered prescriptions they filled during any months they were eligible for retroactive coverage.

Notice 11154 shows NO retroactive coverage

People who don't have retroactive coverage will get a yellow auto-enrollment notice in the mail with "CMS Product No. 11154 – YELLOW" printed in the bottom right corner. This notice lists the name and phone number of the Medicare drug plan that will provide their future drug coverage. These people will get prospective coverage until their Medicare drug plan enrollment is effective.

Reimbursement for people with retroactive coverage

People with retroactive coverage may be eligible for reimbursement of covered Part D prescriptions they paid for, from any pharmacy, during any past months in which they were entitled to retroactive coverage under Medicare's Limited Income NET Program. They must present a notice or award letter within 90 days of the date on the notice or letter. Generally, all Medicare Part D prescription drugs are covered, subject to certain standard safety, abuse, and prior authorization limitations.

Medicare's Limited Income NET Program will reimburse eligible people the money they paid out-of-pocket for their covered Part D prescriptions, minus any applicable copayments (up to \$3.40 for a generic and up to \$8.50 for a brand-name drug in 2019). These amounts will increase to up to \$3.60 for a generic and up to \$8.95 for a brand-name drug in 2020. People can read the materials they get in the mail from Medicare's Limited Income NET Program for instructions on how to file for reimbursement, or call Humana at 1-800-783-1307. TTY users can call 711.

Once Medicare's Limited Income NET Program gets the written request for reimbursement, Humana has 14 calendar days to let the person know if his or her drug is covered. If Humana determines the claim is eligible for reimbursement, Medicare's Limited Income NET Program will mail a check no later than 30 days after that. If they determine that the person's drug isn't covered, the person will get a letter explaining why.

Other people who may be eligible for Medicare's Limited Income NET Program

Medicare may not always have the most current information about a person's Medicaid or SSI eligibility. A person may qualify for retroactive coverage from Medicare's Limited Income NET Program as long as he or she qualified for both Medicare and either Medicaid or SSI on the date of when the claim(s) are submitted within 90 days from the date of retroactive coverage which must be specified in the yellow notice. This means people may get yellow auto-enrollment notice "CMS Product No. 11154 – YELLOW" when they should've gotten "CMS Product No. 11429 – YELLOW." For more information, they can visit Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. They can also contact their State Health Insurance Assistance Program (SHIP) for free, personalized help. To get their phone number, visit shiptacenter.org or call 1-800-MEDICARE.

Get more information about Medicare's Limited Income NET Program

For questions about Medicare's Limited Income NET Program or a person's retroactive coverage, call Medicare's Limited Income NET Program at 1-800-783-1307. TTY users can call 711. Someone will be available to take your call from 8 a.m. – 8 p.m. in each U.S. time zone (may be different in Alaska and Hawaii).

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit Medicare.gov/about-us/nondiscrimination/accessibility-nondiscrimination.html, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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