Information partners can use on:

Medicare’s Limited Income NET Program for people with retroactive Medicaid & SSI eligibility

Medicare’s Limited Income NET (LINET) Program provides temporary drug coverage for people who qualify for Medicare’s low-income subsidy (LIS) (also called Extra Help) and are eligible for either of these: both Medicare and Medicaid or both Medicare and Supplemental Security Income (SSI).

LINET provides retroactive coverage (if eligible) and immediate, temporary drug coverage (for up to 2 months) until the person with Medicare enrolls in a Medicare drug plan (Part D). If a person doesn’t select a drug plan, Medicare will enroll them in a random plan.

Medicare’s Limited Income NET Program handles retroactive Medicare drug coverage for eligible people

People with Medicare who are also eligible for Medicaid or get SSI and have LIS (Extra Help) to help them pay for Medicare drug coverage are eligible for retroactive Medicare drug coverage, in certain cases. When Medicare records show that a person’s Medicare/Medicaid full benefit dual eligibility (FBDE) or SSI is retroactive for past months, their LIS is retroactive for the same period. People eligible for retroactive LIS will be covered by LINET for any uncovered months in the past, the month Medicare gets notified they qualify for Medicaid or SSI, and the following month. Going forward, those people will get Medicare drug coverage from the Medicare drug plan they were randomly enrolled into, or from the Medicare drug plan they chose if they joined a plan on their own.

Example: Social Security notified Medicare in February 2020 that Bob Smith was eligible for SSI in November 2019. Medicare’s Limited Income NET Program will provide retroactive Medicare drug coverage to Mr. Smith from November 2019 to March 2020. After March 2020, since Mr. Smith didn’t enroll in a Medicare drug plan, he’ll get Medicare drug coverage from the plan Medicare enrolled him into.
Not everyone with dual Medicaid or SSI will have retroactive coverage

Certain people with Medicare/Medicaid partial-benefit dual eligibility 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 LINET. 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:

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 LINET. It lists the name and phone number of the Medicare drug plan that will provide their future drug coverage, and also lists LINET contact information for dates of retroactive coverage. People with retroactive coverage will also get an additional notice from LINET with coverage details and instructions on how to get reimbursed for covered prescriptions they filled during any months they’re 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 still get LINET coverage until their Medicare drug plan enrollment starts.
Reimbursement for people with retroactive coverage

People with retroactive coverage may be eligible for reimbursement of covered Medicare drugs they paid for, from any pharmacy, during any past months in which they were entitled to retroactive coverage under LINET. Generally, all Medicare drugs are covered, subject to certain standard safety, abuse, and prior authorization limitations.

LINET will reimburse eligible people the money they paid out-of-pocket for their covered Medicare drugs, minus any applicable copayments (up to $3.60 for a generic and up to $8.95 for a brand-name drug in 2020). These amounts will increase to up to $3.70 for a generic and up to $9.20 for a brand-name drug in 2021. People can read the materials they get in the mail from LINET for instructions on how to file for reimbursement, or call Humana at 1-800-783-1307. TTY users can call 711.

Once LINET gets the written request for reimbursement, LINET has 14 calendar days to let the person know if his or her drug is covered. If LINET determines the claim is eligible for reimbursement, LINET 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 through LINET as long as he or she qualified for both Medicare drug coverage and either Medicaid or SSI on the date the claim(s) were submitted. The notice must be within 90 days from the date of retroactive coverage which is 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 the LINET help desk at 1-800-783-1307. TTY users can call 711. Someone will be available to take your call from 8 a.m. – 11 p.m. Eastern Time.

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.

Paid for by the Department of Health & Human Services.