

Summary of Public Benefit Programs

Eligibility	Benefits
Social Security Retirement	
<ul style="list-style-type: none"> Individual must have worked and paid into the Social Security system through FICA payroll tax deductions; and Reached retirement age (varies—no longer 65) Federally administered through the Social Security Administration 	<ul style="list-style-type: none"> Cash benefit, roughly 40% of average full time earnings; Entitlement to Medicare health insurance (can apply for SSA retirement and Medicare separately, however). https://www.ssa.gov/planners/retire/retirechart.html
SSA Supplemental Security Income (SSI; Title 16)	
<ul style="list-style-type: none"> 65 or older, or disabled Very low income (below \$770/month) Very low assets (below \$2000 total) Federally administered through the Social Security Administration 	<ul style="list-style-type: none"> Cash benefit, up to the guaranteed SSI income level of \$750/month (2018) Categorical eligibility for Medicaid Benefits reduced if working; can suspend if earning more than monthly limit
SSA Social Security Disability Income (SSDI; Title 2)	
<ul style="list-style-type: none"> Medically disabled (expected to last more than 12 months) Work history (40 quarters in last 10 years) Federally administered through the Social Security Administration 	<ul style="list-style-type: none"> Cash benefit based on work history earnings Eligibility for Medicare at 29 months from date of onset of disability Benefits can stop if working more than 9 months over monthly limit
Medicare	
<ul style="list-style-type: none"> 65 or older, or disabled and having received SSDI for two years Paid into Medicare through FICA payroll taxes Administered by the federal government through the Social Security Administration and the Centers for Medicare and Medicaid Services (CMS) 	<ul style="list-style-type: none"> Part A: acute hospitalization Automatic at age 65; no premium; but costs deductibles and copays Part B: outpatient care (doctor's office visits, some durable medical equipment) Monthly premium (\$134); deductible (\$183/year); copays (20% allowed charge) Part C: Medicare HMO (usually not any advantage for DC residents) Part D: prescription drug insurance, through a private insurance company (e.g., Express Scripts Medicare Value) for monthly premium and pharmacy copays Initial coverage at high level; drops to limited coverage in "the donut hole"; costs drop significantly after donut hole in catastrophic coverage phase

****Each of the programs summarized above is subject to additional requirements and exclusions. Please do not rely exclusively on this information to determine the best course for your individual needs.**

Medicaid (a.k.a., Medical Assistance) (Pennsylvania)	
<ul style="list-style-type: none"> Adults age 19-64 with Modified Adjusted Gross Income (MAGI) at or below 133% of the Federal Income Poverty Guidelines (\$1,397/mo for single ind.); no asset limit OR receive Supplemental Security Income/SSI (any amount) OR elderly (≥65), blind or disabled; countable income < 300% of the max of SSI rate (\$2,250/mo); assets < \$8000 (“Non Money Payment Medicaid”) OR Medically Needy and countable net income after medical expenses is at or less than \$425/mo.; assets <\$2400 Administered by state (PA Dept of Human Services) 	<ul style="list-style-type: none"> Hospital, outpatient, medical equipment, and prescription coverage; dental and vision coverage Pays Medicare premiums, copays and deductibles To apply: <ul style="list-style-type: none"> (1) File online by using COMPASS https://www.compass.state.pa.us/compass.web/Public/CMPHome (2) Call Consumer Service Center at 1-866-550-4355 (3) Go to your local county assistance office: http://www.dhs.pa.gov/citizens/findfacilsandlocs/countyassistanceofficecontactinformation/index.htm (4) Download an application form and mail it in to your local county assistance office. <p>If you need to appeal denial or are unsure what your options and rights are, you can contact the Pennsylvania Health Law Project at 1-800-274-3258.</p>
Medicare Savings Plan: Qualified Medicare Beneficiary (QMB) (Pennsylvania)	
<ul style="list-style-type: none"> For Medicare beneficiaries only Income of 100% of FPL or less (\$1,032/mo. single; \$1,392 married) Low assets: ≤ \$7,560 (single); \$11,340 (married) Administered by state (PA Dept of Human Services) 	<ul style="list-style-type: none"> Pays Medicare premiums, copays and deductibles Entitles beneficiary to zero-premium Medicare Part D prescription plan, with low copays (less than \$8.00 per drug). Apply the same way you would for Medicaid (see above)
Medicare Savings Plan: Special Low Income Medicare Beneficiary (SLMB) / Qualified Individual (QI)	
<ul style="list-style-type: none"> Medicare Beneficiaries only SLMB: Income between 100% and 120% of FPL (btwn \$1,032 and \$1,234 for single person) QI: Income between 120% and 135% of FPL (btwn \$1,234 and \$1,386 for single person) Asset limit: \$7,560 (single); \$11,340 (married) Administered by state (PA Dept of Human Services) 	<ul style="list-style-type: none"> SLMB (100%-120% FPL): pays Medicare Part B premium, <u>only</u> QI (120%-135% FPL): pays <u>portion</u> of Part B premium Entitles beneficiary to zero-premium Medicare Part D prescription plan with low copays Apply the same way you would for Medicaid (see above)
Medicare Part D Subsidy/“Extra Help”: Federal Low Income Subsidy (LIS)	
<ul style="list-style-type: none"> Medicare beneficiary Income ≤ 150% of FPL (\$1522/mo) Asset limit: \$12,600 (s); \$25,150 (m) Administered by Medicare/Social Security (apply online) Automatically enrolled if in QMB 	<ul style="list-style-type: none"> Entitles recipient to zero or low premium for Part D prescription insurance, and low copays (less than \$8.50 per drug).

AIDS Drug Assistance Programs (ADAP)	
<ul style="list-style-type: none"> • HIV positive • Income: less than 500% FPL (\$5075/month) • No asset limit 	<ul style="list-style-type: none"> • Pays private health insurance premiums • Pays Part D premiums • Pays copays for HIV-related drugs
Medigap	
<ul style="list-style-type: none"> • Medicare beneficiaries only • Apply within 6 months of getting Medicare Part B to avoid medical underwriting 	<p>Private insurance companies are licensed to offer a range of plans (A, B, C through N, standard across the U.S.) that pay some or all the expenses Medicare requires beneficiary to pay. Premiums vary with plan and area. E.g., Plan F covers all Medicare premiums, copays and deductibles, for a premium of up to \$165/mo. See: https://www.medicare.gov/find-a-plan/questions/medigap-home.aspx</p>
Prescription Drug Assistance Program (Pennsylvania)	
<ul style="list-style-type: none"> • E.g., in PA: PACE and PACE Net (1-800-225-7223), PACE with Medicare (717-787-7313) • PACE Income < \$1208/mo (single); \$1475 (couple) 	<ul style="list-style-type: none"> • Pays some or all of premium for Medicare Part D prescription plans; pays for some or all of medication
Long Term Care (Nursing Home) Medicaid (Pennsylvania)	
<ul style="list-style-type: none"> • Resident in a nursing home • If Medicare beneficiary, resident in nursing home over 90 days • PA: Single resident must spend down assets below \$8000; income up to 300% of SSI Benefit Level (\$2,250); all other income goes to cost of care • PA: Married—above \$23,184, half of couple's combined assets must be spent on resident's care (all of assets over \$115,920) (2013 figures); <i>some</i> of NH spouse's income <i>might</i> be reserved for community spouse (depending on community spouse's own income) • Consider sheltering funds in a pooled trust • Pays for long term care in a nursing home when resident has no other source of payment • Does NOT cover items such as: telephone; clothing; non-treatment transportation outside the nursing home 	
Veterans Benefits - Non-Service-Connected (Housebound or Aid & attendance)	
<ul style="list-style-type: none"> • Age 65 or older; No <u>dishonorable</u> discharge; Served during a "period of war" (WWII, Korean, Vietnam) • Meet the income and asset guidelines, below. In determining countable income, however, VA will deduct many, potentially all, costs of medical care (premiums, deductibles, copays, unreimbursed expenses). <p><i>Basic Pension</i>—Basic VA Monthly Pension Income Guidelines 2018</p> <ul style="list-style-type: none"> • \$1,097 maximum per month for single veteran (independent in ADLs) • \$1,436 maximum per month for married veteran (both independent in ADLs) <p><i>Improved Pension:</i> Awarded to veterans/surviving spouses who meet income/asset tests and have additional needs</p> <p><i>House-Bound</i></p> <ul style="list-style-type: none"> • \$1,340 per month for single veteran (housebound due to permanent disability of any origin/kind) • \$1,680 per month for married veteran (veteran housebound) • \$879 per month for a surviving spouse • No asset limit. <p><i>Aid & Attendance:</i> Awarded to a veteran who requires assistance in at least two activities of daily living.</p> <ul style="list-style-type: none"> • \$1,830 per month for single veteran (A & A, dependent with at least 2 ADLs) • \$2,170 per month for married veteran (A & A, veteran dependent with at least 2 ADLs) • \$80,000 in assets (excluding primary residence and car) 	