



## Summary of Public Benefit Programs

March 2023

Eligibility	Benefits
<b>Social Security Retirement</b>	
<ul style="list-style-type: none"><li>Individual must have worked and paid into the Social Security system through FICA payroll tax deductions; and</li><li>Reached retirement age (varies—ranges between 66 and 67)</li><li>Federally administered through the Social Security Administration</li></ul>	<ul style="list-style-type: none"><li>Cash benefit, roughly 40% of average full-time earnings;</li><li>Entitlement to Medicare health insurance (can apply for SSA retirement and Medicare separately, however).</li><li>See SSA Benefits Planner: <a href="https://www.ssa.gov/planners/retire/retirechart.html">https://www.ssa.gov/planners/retire/retirechart.html</a></li></ul>
<b>SSA Supplemental Security Income (SSI; Title 16)</b>	
<ul style="list-style-type: none"><li>65 or older, or disabled</li><li>The income limit for SSI is based on the “federal benefit rate” (FBR). The FBR is the maximum federal monthly SSI payment, and it’s also the SSI income limit. In 2023, the FBR is \$914 per month for individuals and \$1,371 for couples.</li><li>The overall SSI income limit is about \$1,900 a month for someone working part-time, but anything over about \$900 a month will decrease the SSI benefit.</li><li>Very low assets (\$2000 if single or &lt; \$3000 if married and living together)</li><li>Federally administered through the Social Security Administration</li></ul>	<ul style="list-style-type: none"><li>Cash benefit, up to the FBR: \$914/month (2023)</li><li>Categorical eligibility for Medicaid</li><li>Benefits reduced if working; can suspend if earning more than monthly limit</li></ul>
<b>SSA Social Security Disability Income (SSDI; Title 2)</b>	
<ul style="list-style-type: none"><li>Medically disabled (expected to last more than 12 months)</li><li>Work history (40 quarters in last 10 years)</li><li>Substantial Gainful Activity (SGA) cannot exceed \$1,470/ month or \$2,460/ month if blind</li><li>Federally administered through the Social Security Administration</li></ul>	<ul style="list-style-type: none"><li>Cash benefit based on work history earnings</li><li>Eligibility for Medicare at 29 months from date of onset of disability</li><li>Benefits can stop if working more than 9 months over monthly limit</li></ul>
<b>Medicare</b>	
<ul style="list-style-type: none"><li>65 or older, or disabled and having received SSDI for two years</li><li>Paid into Medicare through FICA payroll taxes</li><li>Administered by the federal government through the Social Security Administration and the Centers for Medicare and Medicaid Services (CMS)</li></ul>	<ul style="list-style-type: none"><li><b>Part A:</b> acute hospitalization Automatic at age 65; no premium; but costs deductibles and copays</li><li><b>Part B:</b> outpatient care (doctor’s office visits, some durable medical equipment)</li></ul>

	<p>Monthly premium (\$164.90); deductible (\$226/year); copays (20% allowed charge)</p> <ul style="list-style-type: none"> <li>• <b>Part C:</b> Medicare HMO (usually not any advantage for DC residents)</li> <li>• <b>Part D:</b> prescription drug insurance, through a private insurance company (e.g., Express Scripts Medicare Value) for monthly premium and pharmacy copays</li> </ul> <p>Initial coverage at high level; drops to limited coverage in “the donut hole”; costs drop significantly after donut hole in catastrophic coverage phase</p>
<b>Medicaid</b>	
<ul style="list-style-type: none"> <li>• Low income (210% of FPL for DC residents, currently \$2,612/month, for single, childless adult) (this program applies to people without Medicare)</li> <li>• Elderly (over 65) or disabled with Medicare, must have low income (100% of FPL, currently \$1,215/mo.), and assets below \$4000.</li> <li>• Administered by the state Medicaid agency</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital, outpatient, medical equipment, and prescription coverage; dental and vision coverage</li> <li>• Pays Medicare premiums, copays and deductibles</li> </ul>
<b>EPD Waiver</b>	
<ul style="list-style-type: none"> <li>• 65 and older or disabled</li> <li>• Needs assistance in your home with daily activities like dressing, grooming, preparing meals, and housecleaning, or considering moving into an assisted living facility</li> <li>• Income limit: countable income must be under 300% of FBR/SSI, which is \$2,742 in 2023</li> <li>• Assets (DC): if single up to \$4000; if married up to \$6000</li> <li>• Consider sheltering funds in a pooled trust (<a href="#">Shared Horizons</a>)</li> </ul>	<ul style="list-style-type: none"> <li>• Enrolls person in Medicaid</li> <li>• Personal Care Aide (PCA) Services: trained professional aide comes into home to assist with activities of daily living (or get this through Services My Way)</li> <li>• Personal Emergency Response Services (PERS): electronic service that allows people to call for help</li> <li>• Assisted Living: subsidize cost of ALR expenses</li> </ul>
<b>Medicare Savings Plan: Qualified Medicare Beneficiary (QMB)</b>	
<ul style="list-style-type: none"> <li>• Medicare beneficiaries only</li> <li>• Income limit: <ul style="list-style-type: none"> <li>• DC: 300% of FPL (\$3645/mo)</li> <li>• MD &amp; VA: 100% of FPL (\$1,215/mo)</li> </ul> </li> <li>• Asset limit: <ul style="list-style-type: none"> <li>• No asset limit in DC</li> <li>• MD &amp; VA: \$9090</li> </ul> </li> <li>• Administered by the state Medicaid agency</li> </ul>	<ul style="list-style-type: none"> <li>• Pays Medicare premiums, copays, and deductibles</li> <li>• Entitles beneficiary to zero-premium Medicare Part D prescription plan, with low copays (less than \$4.00 per drug).</li> </ul>
<b>Medicare Savings Plan: Special Low Income Medicare Beneficiary (SLMB) / Qualified Individual (QI)</b>	
<ul style="list-style-type: none"> <li>• Medicare Beneficiaries only; MD &amp; VA only</li> <li>• Income limit \$1359/month for SLMB and \$1549/month for QI</li> <li>• Asset limit (\$9090 MD &amp; VA)</li> <li>• Administered by the state Medicaid agency</li> </ul>	<ul style="list-style-type: none"> <li>• Part B premium of \$164.90/month will be paid by the State</li> <li>• Entitles beneficiary to zero-premium Medicare Part D prescription plan with low copays (less than \$9.85 per drug)</li> </ul>

<b>Medicare Part D Subsidy/“Extra Help”: Federal Low Income Subsidy (LIS)</b>	
<ul style="list-style-type: none"> <li>Medicare beneficiaries only</li> <li>Income up to 150% of FPL (\$1843/mo)</li> <li>Asset limit: \$16,660(single); \$33,240 (married)</li> <li>Administered by Medicare/Social Security (<a href="#">apply online</a>)</li> <li>Automatically enrolled if in a Medicare Savings Plan (QMB, SLMB, QI)</li> </ul>	<ul style="list-style-type: none"> <li>Entitles recipient to zero or low premium for Part D prescription insurance, and low copays (less than \$10.35 per drug).</li> <li>People with LIS can change Part D plans and MA-PD plans once each quarter without a penalty.</li> <li>People with full LIS qualify for a \$10 a month Social Security overpayment plan.</li> </ul>
<b>AIDS Drug Assistance Programs (ADAP)</b>	
<ul style="list-style-type: none"> <li>HIV positive</li> <li>Income: less than 500% FPL (\$6075/month)</li> <li>No asset limit</li> <li>Administered by state ADAP agencies (part of Health Department)</li> </ul>	<ul style="list-style-type: none"> <li>Pays private health insurance premiums</li> <li>Pays Part D premiums (MD pays Medigap and Part C premiums too)</li> <li>Pays copays for HIV-related drugs</li> </ul>
<b>Medigap</b>	
<ul style="list-style-type: none"> <li>Medicare beneficiary</li> <li>Apply within 6 months of getting Medicare to avoid medical underwriting</li> </ul>	<p>Private insurance companies are licensed to offer a range of plans (A, B, C through N standard across the U.S.) that cover a range of expenses Medicare does not cover. Premiums vary with plan and area. E.g., Plan F covers all Medicare premiums, copays and deductibles, for a premium of up to \$872/mo in Washington, DC See: <a href="https://www.medicare.gov/find-a-plan/questions/medigap-home.aspx">https://www.medicare.gov/find-a-plan/questions/medigap-home.aspx</a></p>
<b>Senior Prescription Drug Assistance Program (SPDAP)</b>	
<ul style="list-style-type: none"> <li>Medicare beneficiary</li> <li>Income &lt; 300% FPL (\$3645/mo)</li> <li>MD and VA</li> <li>Not enrolled in LIS</li> </ul>	<ul style="list-style-type: none"> <li>Pays premiums for Medicare Part D prescription plans</li> <li>People with SPDAP can change Part D plans and MA-PD plans once each year (outside open enrollment).</li> </ul>

\*\*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.