

2020 Low Income Assistance “Superchart”— HICAP Quick Reference Chart

Program	Monthly Income Limits	Assets Limits	Benefits to Individual	Notes	How to Apply
Full Medi-Cal (No SOC) Figures shown are Medi-Cal basic FPL limits plus allowable adjustments	\$1,313* single \$1,767* couple *see notes	\$2,000 single \$3,000 couple Asset limits are the same for all these Medi-Cal programs. IRAs, etc. <u>are not</u> counted as assets if withdrawals are being taken.	<ul style="list-style-type: none"> • Pays Part B premium • Covers Parts A and B deductibles and co-insurance • Includes full Low-Income Subsidy (LIS) benefits for Part D • Can change Part D & MA-PD plans quarterly • Can join MA SNP plan for dual-eligibles (Kaiser) • Covers certain services not covered under Medicare, such as IHSS, dental and non-emergency transportation 	<ul style="list-style-type: none"> • After a \$65 disregard, only half of earned income is counted. • Full Low-Income Subsidy (LIS) benefits include: <ul style="list-style-type: none"> - \$0 or reduced Part D premium - No deductible - No coverage gap - Co-payments between \$1.30 and \$3.90 • Income limits include the standard \$20 “monthly income disregard,” which is the amount of one’s income that is not counted when determining eligibility. 	<ul style="list-style-type: none"> • Contact County Medi-Cal Center at 800-709-8348 and say you want to start the Medi-Cal application over the phone. If you are determined to be eligible, benefits will start on the day you called. • Find the application online: http://www.dhcs.ca.gov/services/medi-cal/Pages/ApplyforMedi-Cal.aspx • Check Box 53 on Medi-Cal application to start benefits up to 3 months prior to application date.
Medi-Cal with Share of Cost	No limit	Withdrawals do count as income. *For the 250% MCal program, IRAs, etc. are not counted as assets and withdrawals do <u>not</u> need to be taken.	<ul style="list-style-type: none"> • If SOC is met once, individual qualifies for full LIS benefits for Part D for the rest of the year. • Can use County bill reduction program 	<ul style="list-style-type: none"> • State reimburses the Part B premium only in the months when the Share of Cost is met. 	<ul style="list-style-type: none"> • If not already enrolled in Part B, once approved, Part B enrollment will take place with no premium and no penalty.
CA 250% Medi-Cal Working Disabled Program*	\$2,658* single \$3,592* Couple <u>Disability income is not counted</u> *See notes	*For the 250% MCal program, IRAs, etc. are not counted as assets and withdrawals do <u>not</u> need to be taken. Withdrawals do count as income.	<ul style="list-style-type: none"> • Provides full scope Medi-Cal with no SOC. See above for benefit details 	<ul style="list-style-type: none"> • After a \$65 disregard, only half of earned income is counted. • Disability income is not counted • Liberal definition of employment • “Unearned income” (pension, spouse’s social security, etc.) must be less than \$944 or \$1582 married • Pay small monthly premiums (\$20-\$250/mo.) based on countable income 	<ul style="list-style-type: none"> • When applying for the 250% Medi-Cal Working Disabled Program, ask to be reviewed for eligibility for Aid Code 6G.

Program	Monthly Income Limits	Assets Limits	Benefits to Individual	Notes	How to Apply
Qualified Medicare Beneficiary (QMB) (100% FPL)	\$1,083 single \$1,457 couple	\$9,360* single \$14,800* married Asset limits are the same for all these Medicare Savings Programs.	<ul style="list-style-type: none"> • Pays Medicare Part A premium, if applicable • Pays Part B premium • Covers Parts A and B deductibles and co-insurance • Includes full Low-Income Subsidy (LIS) benefits for Part D** • Can change Part D and MA-PD plans quarterly 	<ul style="list-style-type: none"> • QMB, SLMB and QI are known as the Medicare Savings Programs (MSPs). They are administered by Medi-Cal but have different income and asset limits. • QMB is important for legal immigrants with 5+ years of residence or other qualified individuals who do not have enough Social Security credits for free Part A of Medicare. 	<ul style="list-style-type: none"> • If already enrolled in Medicare, contact the County Social Services Agency to apply for QMB, SLMB or QI program. • If not already enrolled in Medicare, apply for Part A at Social Security during the General Enrollment Period—1/1 - 3/31 each year and for Part B at any time during the year. State in writing: “applying for conditional Medicare only if qualified for a Medicare Savings Program to pay the premiums.”
Specified Low Income Beneficiary (SLMB) (120% FPL)	\$1,296 single \$1,744 couple	IRAs, etc. <u>are not</u> counted as assets if withdrawals are being taken. Withdrawals <u>do</u> count as income.	<ul style="list-style-type: none"> • Pays Part B premium • Full Low-Income Subsidy (LIS) benefits for Part D** 	<ul style="list-style-type: none"> • For <u>earned</u> income, subtract \$65 plus half of the remainder to determine eligibility. • Income limits include the standard \$20 “monthly income disregard,” which is the amount of one’s income that is not counted when determining eligibility. 	<ul style="list-style-type: none"> • Follow-up with the Social Services Agency when Medicare eligibility is confirmed.
Qualified Individual (QI) (135% FPL)	\$1,456 single \$1,960 couple	Withdrawals <u>do</u> count as income.	<ul style="list-style-type: none"> • Can change Part D and MA-PD plans quarterly 	<ul style="list-style-type: none"> • In-kind contributions toward living expenses are not counted as income. 	<ul style="list-style-type: none"> • Find the application online: http://www.dhcs.ca.gov/formsandpubs/forms/Forms/MCED/MC_Forms/MC14A_ENG.pdf
Low Income Subsidy (LIS) (150% FPL)	\$1,615 single \$2,175 couple	\$14,610* single \$29,160* couple IRAs, etc. count as assets but monthly withdrawals do <u>not</u> count as income.	<ul style="list-style-type: none"> • \$0 or reduced Part D premium • \$0 - \$83 deductible • No coverage gap • Low co-payments (**\$1.30 - \$8.95) or reduced (15%) co-insurance • Can change Part D and MA-PD plans quarterly 	<ul style="list-style-type: none"> • *Burial expenses (up to \$1,500/individual and \$3,000/couple) are included in asset limits for the MSP and LIS programs. 	<ul style="list-style-type: none"> • LIS (also known as Extra Help) helps pay Part D cost-sharing. • Level of subsidy (full or partial) depends upon income. • Apply through the Social Security Administration: 1-800-772-1213. • Find the application online: www.ssa.gov/prescriptionhelp

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