

2021 “Superchart”— Counselor Use



LOCAL HELP FOR PEOPLE WITH MEDICARE

Program	Income Limits /mo.	Assets Limits	Benefits to Individual	Notes	How to Apply
Full Medi-Cal (No SOC) (138% FPL) 1Figures shown include Part B premiums + \$20 disregard (Medi-Cal 138% limits: \$1481/S \$2003/M)	\$1,650¹ single \$2,321¹ married 1 Gross income limits for persons with Medicare (see Notes about how any work income is counted)	\$2,000 single \$3,000 married Asset limits are the same for all these Medi-Cal programs. IRAs, etc. are <u>not</u> counted as assets if withdrawals are being taken.	<ul style="list-style-type: none"> • State pays Part B premium • Not responsible for Parts A and B deductibles and co-insurance • Full LIS benefits, with lowest copays • Can change Part D & MA-PD plans quarterly • Can join MA SNP plan for dual-eligibles • Covers certain services not covered by Medicare, such as IHSS, dental, and hearing aids 	<ul style="list-style-type: none"> • ¹After subtracting \$65, only half of work income is counted. • Co-pays for covered drugs: \$1.³⁰ generic and \$4.⁰⁰ brand. See LIS section for additional details. 	<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 approved, 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 (SOC)	No limit	Withdrawals do count as income.	<ul style="list-style-type: none"> • If SOC is met once, individual qualifies for full LIS benefits 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. • See SOC worksheet for more on eliminating SOC 	<ul style="list-style-type: none"> • If you are entitled to Part A you can apply for Part B at any time through SSA, with no penalty. Premium will be paid by the state.
CA 250% FPL Medi-Cal Working Disabled Program	\$2,683² single \$3,629² married (includes earned ² and unearned income ³ <u>Excludes disability income</u>	For the 250% Medi-Cal program only, IRA withdrawals do not need to be taken.	<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"> • ² After subtracting \$65, only half of work income is counted. See/use 250% WD Worksheet • Disability income is not counted • Liberal definition of employment • ³ “Unearned income” (pension, spouse’s social security, etc.) must be less than \$954 or \$1598 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 in writing to be reviewed for eligibility for Aid Code 6G.

Program	Income Limits /mo.	Assets Limits	Benefits to Individual	Notes	How to Apply
Qualified Medicare Beneficiary (QMB) (100% FPL)	\$1,093⁴ single \$1,472⁴ Married ⁴ see Notes about how any work income is counted	\$9,470⁵ single \$14,960⁵ 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 • Not responsible for Parts A and B deductibles and co-insurance • Deemed eligible for LIS; copays \$3.⁷⁰ generic, \$9.²⁰ brand • Can change Part D and MA-PD plans quarterly 	<ul style="list-style-type: none"> • ⁴ After subtracting \$65, only half of work income is counted. • QMB, SLMB and QI are 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 for other qualified individuals with insufficient Social Security credits for free Part A. 	<ul style="list-style-type: none"> • If enrolled in Medicare, contact Medi-Cal (866-663-3225) to apply for QMB, SLMB or QI program. • If not enrolled in Medicare, apply for Conditional Part A at Social Security either during the IEP or the General Enrollment Period, 1/1 - 3/31, each year. State in writing: “<i>applying for conditional Medicare only if qualified for a Medicare Savings Program to pay the premiums.</i>” Follow-up with Medi-Cal (866-663-3225) when Medicare eligibility is confirmed
Specified Low Income Beneficiary (SLMB) (120% FPL)	\$1,308⁴ single \$1,762⁴ married	IRAs, etc. are not counted as assets if withdrawals are being taken. Withdrawals do count as income.	<ul style="list-style-type: none"> • Pays Part B premium • Deemed eligible for LIS; copays \$3.⁷⁰ generic, \$9.²⁰ brand • Can change Part D and MA-PD plans quarterly 	⁵ Allowed burial expenses (up to \$1,500/individual and \$3,000/couple) are included in asset limits shown for the MSP and LIS programs.	<ul style="list-style-type: none"> • If entitled to Part A you can apply for Part B at any time, with no penalty. Premium will be paid by the state.
Qualified Individual (QI) (135% FPL)	\$1,469⁴ single \$1,980⁴ married	IRAs, etc. count as assets but monthly withdrawals do not count as income.	<ul style="list-style-type: none"> • \$0 or reduced Part D premium • \$0 - \$92 deductible • No coverage gap • Low co-payments (\$3.⁷⁰ - \$9.²⁰) or reduced (15% co-insurance) • Can change Part D and MAPD plans quarterly 		<ul style="list-style-type: none"> • Find the application online: http://www.dhcs.ca.gov/formsandpubs/forms/Forms/MCED/MCForms/MC14A_ENG.pdf
Low Income Subsidy (LIS) (150% FPL)	\$1,630⁴ single \$2,198⁴ Married ⁴ see notes about how any work income is counted	\$14,790⁵ single \$29,520⁵ married IRAs, etc. count as assets but monthly withdrawals do not count as income.	<ul style="list-style-type: none"> • \$0 or reduced Part D premium • \$0 - \$92 deductible • No coverage gap • Low co-payments (\$3.⁷⁰ - \$9.²⁰) or reduced (15% co-insurance) • Can change Part D and MAPD plans quarterly 		<ul style="list-style-type: none"> • LIS (“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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