

2022 “Superchart”— Counselor Use

Program	Income Limits /mo.	Assets Limits	Benefits to Individual	Notes	How to Apply
Full Medi-Cal (No SOC) (138% FPL) ¹ Figures shown include Part B premiums + \$20 disregard (Medi-Cal 138% limits: \$1563/S \$2106/M)	\$1,753¹ single \$2,466¹ 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. They will increase substantially on 07/01/2022.	<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: \$1.³⁵ 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. Follow the instructions even though it appears to be an application for Covered California • When asked in the Medi-Cal application, if true, state you have medical expenses in order to start benefits up to 3 months prior to application date. • If you are entitled to Part A you can apply for Part B at any time, with no penalty. Premium will be paid by the state.
Medi-Cal with Share of Cost (SOC)	No limit	IRAs, etc. are <u>not</u> counted as assets if withdrawals are being taken. 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 	
CA 250% FPL Medi-Cal Working Disabled Program	\$2,831² single \$3,815² 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 HICAP 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 \$1040 or \$1953 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 (must be 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)	\$1,153⁴ single \$1,546⁴ Married	\$9,900⁵ single \$15,600⁵ married	<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 \$3.⁹⁵ generic, \$9.⁸⁵ 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. Follow instructions in HICAP Document "Conditional Part A handout for Clients 12-28-21.pdf" • If entitled to Part A you can apply for Part B at any time, with no penalty. Premium will be paid by the state. • Find the application online by Clicking this link: Form MC14A
Specified Low Income Beneficiary (SLMB) (120% FPL)	\$1,379⁴ single \$1,851⁴ married	Asset limits are the same for all these Medicare Savings Programs and will increase significantly after 07/01/2022. 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 \$3.⁹⁵ generic, \$9.⁸⁵ brand • Can change Part D and MA-PD plans quarterly 	<ul style="list-style-type: none"> • 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. 	
Qualified Individual (QI) (135% FPL)	\$1,549⁴ single \$2,080⁴ married				
Low Income Subsidy (LIS) (150% FPL)	\$1,719⁴ single \$2,309⁴ Married	\$15,510⁵ single \$30,950⁵ married	<ul style="list-style-type: none"> • \$0 or reduced Part D premium • \$0 - \$99 deductible • No coverage gap • Low co-payments (\$3.⁹⁵ - \$9.⁸⁵) 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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