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Welcome to Medicare 2024

Low Income Assistance Programs

Presented by Contra Costa County
Health Insurance Counseling and Advocacy Program
HICAP

CONTRA COSTA COUNTY
EMPLOYMENT & HUMAN SERVICES

SHIP
State Health Insurance Assistance Program
Navigating Medicare

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

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Note: All costs are for 2024 unless otherwise noted

April 8, 2024

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What is HICAP?

Health Insurance Counseling and Advocacy Program

- All things Medicare
 - Education, Counseling & Advocacy
- Primarily a Volunteer Organization
 - Initial and Ongoing Training
 - Registered with California Department of Aging
- Funded by California and Federal Gov't
- No affiliation with Insurance Companies
 - No Policies Sold or Endorsed

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After This Module You Will Know




- ✓ Transition from Expanded (MAGI) Medi-Cal to Medicare
- ✓ Medi-Cal programs: Aged and Disabled FPL
- ✓ Medi-Cal With Share of Cost - SOC
- ✓ 250% Working Disabled Program
- ✓ QMB for Medicare Part A
- ✓ Extra Help for Prescription Drugs

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ACA: Covered California and MAGI Medi-Cal

Affordable Care Act (ACA) 	<ul style="list-style-type: none"> Assured that health coverage is available to those without Employer, Medicare, Medi-Cal, or other health coverage
Covered California 	<ul style="list-style-type: none"> California marketplace of health insurance under ACA for QHPs- <i>Qualified Health Plans</i> Various level of subsidies available based on income
MAGI (expanded) Medi-Cal 	<ul style="list-style-type: none"> Eligible if income below \$1732/mo. (S) or \$2352/mo. (M); no asset limit No cost for medical or Rx coverage Can't choose subsidized private ACA plan instead

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Have MAGI Medi-Cal and become eligible for Medicare?

- MAGI Medi-Cal **coverage ends** when you become eligible for Medicare even if you do not enroll
- Medi-Cal will no longer cover your prescriptions
 - Enroll in Medicare timely
 - Contact HICAP early if you are not entitled to free Part A
 - HICAP helps with transition, can identify other low-income assistance programs

On MAGI Medi-Cal



MUST take action

Medi-Cal



- Medi-Cal – CA's name for Medicaid
- Combined federal and state program to provide benefits to individuals with limited incomes
- Of all low-income programs, this has the highest income limit, no asset limit, and offers the most benefits
- Medi-Cal has many programs, but...
- Most people who also have Medicare (called “dual eligible” or “duals”) are in the “Aged and Disabled” program

“Aged and Disabled” Medi-Cal

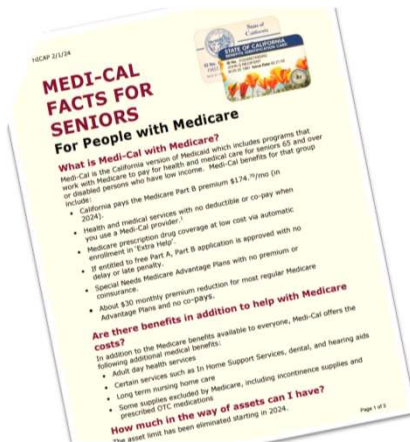
- You may qualify if you are disabled or 65+ and your monthly income is no more than: \$1927 (S) or \$2722 (M)
 - These figures include automatic deductions by Medi-Cal
- Income includes: Social Security benefits + income from other non-work sources, such as pensions, investments, rentals, alimony
- If you are working, slightly less than half your work income is counted
- Effective January, 2024 assets are no longer counted



Aged and Disabled Medi-Cal Benefits with “Full Scope” Medi-Cal

- State pays Medicare Part B premium, and any late enrollment penalties
- Not responsible for Medicare copays or coinsurance in most cases
- Automatically eligible for Extra Help (Low Income Subsidy) for Rx
 - Pay lowest monthly copays for covered meds: \$1.55/generics, \$4.60/brand
 - Eligible for no-premium drug plans, or discounted other drug plans
 - Can change plan once quarter through 9/30
- Eligible for \$0 cost Special Need Advantage Plans
- If approved for In Home Supportive Services, costs paid by state
- Other benefits, including Denti-Cal, coverage of non-Medicare covered supplies, transportation, etc.

For details on
Medi-Cal and
how to apply,
see handout on
CCHICAP.org



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Medi-Cal with Share of Cost (SOC)

- Some people who enroll in Medi-Cal have incomes too high to qualify for full-scope Medi-Cal, with all its benefits
- They are approved for Medi-Cal, but with a "Share of Cost"
- SOC is like a monthly deductible. You do not pay it. But if you have high out-of-pocket medical expenses, Medi-Cal will only pay for medical expenses that month that exceed the Share of Cost limit
- It is sometimes possible to eliminate the Share of Cost, which means you will have the full scope Medi-Cal benefits.



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For Details on
Share of Cost
and how to
eliminate it, see
handout on
CCHICAP.Org



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CA 250% Working Disabled Program

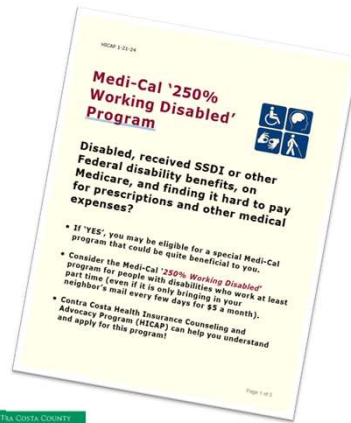
Overview: Can be an excellent way for some individuals to obtain full scope Medi-Cal benefits

- Must be on Federal Disability (eg, SSDI, Veterans Disability), or were when turned 65
- Disability income (or SSA income for those who were on disability before turning 65) is not counted by Medi-Cal
- Must do some kind of work, but even doing the simplest work, such as making phone notifications, may qualify someone for this program
- Income limits are much higher than for A&D Medi-Cal
- If approved, will receive full scope Medi-Cal benefits



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For Details on the 250% Working Disabled Program and how to qualify, see handout on CCHICAP.Org



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QMB-Qualified Medicare Beneficiary

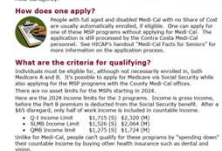
- A "Medicare Savings Program" (MSP)
- This is only plan to pay the Part A premium if you have inadequate work credits based on your own or spouse's work record
- Other benefits:
 - Part B premium paid
 - Automatically eligible for Extra Help/Low Income Subsidy for Rx coverage
 - No copays or coinsurance for Medicare covered services
- However, QMB has the lowest monthly countable income limits: \$1,255(S) / \$1,703 (M)

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QMB-Qualified Medicare Beneficiary

- For details on the QMB program and qualifying to have Medicare Part A premium paid, see handouts on our website:



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Extra Help for Prescription Drug Coverage Also Called LIS (Low Income Subsidy)

- Federal program administered by SSA
- Provides savings on premium and co-pays for Medicare Part D drug coverage
 - Must be in Part D or Advantage Plan to receive assistance
- Of all the programs mentioned, this is the only one with asset limits
- To qualify, monthly income must not exceed \$1903 (S) or \$2575 (M)
 - Assets* must not exceed \$17,220 (S) or \$34,360 (M)
 - * House you live in, one car, and personal property are excluded
- Apply on Social Security website: SSA.gov



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For Details on
Extra Help (LIS)
and how to
qualify, see
handout on
CCHICAP.Org

Remember, if qualified for
full scope Medi-Cal or
Medicare Savings Program
(QMB), LIS coverage is
automatic



Multiple Ways to Reach Us

Website: www.cchicap.org

Email: ehsdhicap@ehsd.cccounty.us

HICAP Office: (925) 655-1393,

(800) 510-2020 or (800) 434-0222



HICAP Service is free, private and impartial

One-on-one counseling, phone or virtual appointments

Handouts available on our HICAP website