



Public Benefits

Medicare Savings Program

What it is: Supplemental coverage for Medicare recipients to help cover out-of-pocket costs.

Who Qualifies: Individuals who are eligible for Medicare. Limits: **Income eff. 3/1 Resource eff. 1/1**

Qualified Medicare Beneficiary (QMB) ($\leq 100\%$ FPL + \$20 disregard)		Single	Couple
<ul style="list-style-type: none">• Pays the Medicare Part B premium• Pays remaining deductibles and co-insurance	Monthly Income	\$1,275	\$1,724
	Total Resources	\$9,430	\$14,130

Specified Low Income Medicare Beneficiary (SLMB) ($\leq 120\%$ FPL + \$20 disregard)

<ul style="list-style-type: none">• Pays the Medicare Part B premium• Retroactive for up to 3 months	Monthly Income	\$1,526	\$2,065
	Total Resources	\$9,430	\$14,130

Qualified Individual (QI) ($\leq 135\%$ FPL + \$20 disregard)

<ul style="list-style-type: none">• Pays the Medicare Part B premium, retroactive 3 months, but has a limited number of plans to sign up for	Monthly Income	\$1,714	\$2,320
	Total Resources	\$9,430	\$14,130

Qualified Disabled and Working Individuals (QDWI) ($\leq 200\%$ FPL + \$20 disregard)

<ul style="list-style-type: none">• Pays the Medicare Part A premium	Monthly Income	\$2,530	\$3,427
	Total Resources	\$4,000	\$6,000

How to Apply: Online at <https://benefits.ohio.gov/>, on a paper application requested from your county Job and Family Services office or in person at the office.

Community and MAGI Medicaid

What it is: Government provided healthcare coverage that helps pay for medical expenses.

Who Qualifies: Individuals that meet the financial eligibility requirements. Separate income and resource requirements exist for aged, blind, or disabled individuals.

Income Limits for MAGI Medicaid Eff. 3/1 ($\leq 138\%$ FPL, No asset limit)	Individual	Couple
Need Standard Monthly Income	\$1,732	\$2,350

Income/Resource Limits for Aged, Blind, or Disabled Individuals Eff. 1/1	Individual	Couple
Need Standard Monthly Income (Living alone)	\$943	\$1,415
Need Standard Monthly Income (Living in another household, 2/3 of need standard)	\$629	\$943
Total Countable Resources Allowed	\$2,000	\$3,000

Medical Expenses Covered: Inpatient; clinic services; physician, podiatrist and chiropractor care; prescriptions; nursing care; hospice; medical transportation; dental; dentures; optometrist; eyeglasses; therapy; mental health; some prosthetic devices; and home health.

Resources: For ABD individuals, an individual must have available resources at or below \$2,000 and \$3,000 for a couple, however, some resources are exempt.

Exempt Resources: Includes the home; burial contract; life insurance cash surrender value < \$1,500; primary vehicle; burial plot; household and personal goods.

How to Apply: Online at <https://benefits.ohio.gov/>, on a paper application requested from your county Job and Family Services office or in person at the office.

Medicare Part D Low Income Subsidy (Extra Help)

What it is: Government benefit for Medicare recipients to help cover prescription costs.

Who Qualifies: Medicare beneficiaries who meet the income and resource limits.

Automatic Enrollment: If you participate in either QMB, SLMB or QI-1 under the Medicare Savings Program, receive Supplemental Security Income (SSI), or are on Medicaid, you are automatically enrolled in this program when you turn 65 years of age with certain benefits, depending on the program that qualified you. Cost of the Part D insurance plan includes an annual deductible, a monthly premium, and prescription co-pays. Financial help is available for these costs.

Voluntary Enrollment: All other Medicare beneficiaries must enroll separately to participate. An individual may enroll in a Stand-Alone Prescription Drug Plan offered in Ohio and remain in traditional Medicare Part A and B. An individual may also enroll in a Medicare Advantage Plan that includes prescription drug coverage instead of traditional Medicare. Once a beneficiary pays \$8,000 in out-of-pocket drug expenses, catastrophic coverage kicks in and beneficiaries pay \$0. Total resource numbers below include \$1,500/\$3,000 burial costs for individuals/couples.

Eligibility: Income / Resource Limit

Extra Help (< 150% FPL + \$20 disregard)

Individual Couple

<ul style="list-style-type: none"> • Pay \$0 annual deductible, receive 100% premium subsidy, and co-pay up to \$4.50 generic/\$11.20 brand name 	Monthly Income	\$1,903	\$2,576
	Total Resources	\$17,220	\$34,360

Extra Help (< 100% FPL + \$20 disregard)

Individual Couple

<ul style="list-style-type: none"> • Pay \$0 annual deductible, receive 100% premium subsidy, and co-pay up to \$1.55 generic/\$4.60 brand name 	Monthly Income	\$1,275	\$1,723
	Total Resources	\$17,220	\$34,360

How to Apply: Online at <https://www.ssa.gov/extrahelp/>, over the phone at 1-800-772-1213, on a paper application requested from your local Social Security office or in person at the office.

Food Assistance Program

What it is: Supplemental financial assistance that helps cover the cost of food.

General Household Eligibility Requirements (through Sept. 2024)

Individual Couple

<ul style="list-style-type: none"> • Net income is income after deductions • Must meet both gross and net income criteria • Work requirement for people aged 16 – 59 • Certain resources are exempt (see below) 	Monthly Gross Income	\$1,580	\$2,137
	Monthly Net Income	\$1,215	\$1,644
	Countable Resources	\$2,750	\$2,750
	Max Monthly Benefit	\$291	\$535

Elderly (Age 60) / Disabled Person in Household Requirements (through Sept. 2024)

Same as general household requirements (above) except there is no gross income requirement and the resource limit is \$4,250.

Deductions: Standard deduction of \$198; 20% of earned income; dependent care costs for work, training, or education; child support; medical costs for elderly/disabled; excess shelter cost.

Exempt Resources: Includes home and surrounding property; household and personal goods; vehicles; life insurance cash surrender value; burial plots; revocable funeral agreement.

How to Apply: Online at <https://benefits.ohio.gov/>, on a paper application requested from your County Job and Family Services office or in person at the office.

Need Help Applying?

Contact Pro Seniors if you have any questions or need one-on-one help applying for benefits.

Local Phone/TDD: (513) 345-4160 **Address:** 7162 Reading Rd # 1150 Cincinnati, OH 45237

Toll-Free/TDD: (800) 488-6070 **Intake Hours:** Monday - Friday, 9:00 a.m. - 3:00 p.m.