



# Public Benefits



## Medicare Premium Assistance Program

**What It Is:** Supplemental coverage for Medicare recipients to help cover out-of-pocket costs.

**Who Qualifies:** Individuals who are eligible for Medicare. **Eligibility: Income/Resource Limit**

Qualified Medicare Beneficiary (QMB) (<= 100% FPL + \$20 disregard)		Single	Couple
<ul style="list-style-type: none"> <li>• Pays Medicare Part A &amp; B premiums</li> <li>• Pays all deductibles, copayments and coinsurance</li> </ul>	Monthly Income	\$1,153	\$1,546
	Total Resources	\$9,090	\$13,630

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

<ul style="list-style-type: none"> <li>• Pays Medicare Part B premium. Must have Part A &amp; B.</li> <li>• Retroactive for up to 3 months</li> </ul>	Monthly Income	\$1,379	\$1,851
	Total Resources	\$9,090	\$13,630

**Qualified Individual (QI) (<= 135% FPL + \$20 disregard)**

<ul style="list-style-type: none"> <li>• Pays Medicare Part B premium. Block Grant - Limited number of yearly slots. Not retroactive past January 1<sup>st</sup>.</li> </ul>	Monthly Income	\$1,549	\$2,080
	Total Resources	\$9,090	\$13,630

**Qualified Disabled and Working Individuals (QDWI) (<= 250% FPL + \$20 disregard)**

<ul style="list-style-type: none"> <li>• Pays Medicare Part A lost when disabled person under 65 returned to work. Max deductions add to income.</li> </ul>	Monthly Income	\$2,285	\$3,072
	Total Resources	\$4,000	\$6,000

**How to Apply:** Complete online fillable form: [https://ssp.benefits.ohio.gov/ap-spssp/pdf/JFS\\_07103.pdf](https://ssp.benefits.ohio.gov/ap-spssp/pdf/JFS_07103.pdf), then mail it to your County Dept. of Job & Family Services.

## 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 for aged, blind, or disabled individuals.

**Income Limits for Non-Medicare Recipients (<= 138% FPL, No asset Limit)** Individual Couple

Need Standard Monthly Income (Living alone)	\$1,562.83	\$2,105.58
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**Income / Resource Limits for Medicare Recipients**

	Individual	Couple
Need Standard Monthly Income (Living alone)	\$914	\$1,371
Need Standard Monthly Income (Living in another household, 2/3 of need standard)	\$610	\$914
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; hearing aids; and home health.

**Resources:** An individual must have available resources at or below \$2,000, \$3,000 for a couple, however, some resources are exempt.

**Exempt Resources:** Home; burial contract; life insurance cash surrender value less than \$1,500; the primary vehicle; burial plot; household and personal goods.

**How to Apply:** Online at <https://ssp.benefits.ohio.gov/apsspssp/indexOHLanding.jsp>, must create a login, or in person at your County Job & Family Services 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 a 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. The Extra Help Program will help pay for prescription drug costs no matter what plan type you enroll in. The Extra Help Program is estimated to save enrollees on average about \$5,300 each year. Total resource numbers below include \$1,500/\$3,000 savings to pay for burial for individuals/couples.

### Eligibility: Income / Resource Limit

#### Extra Help (<= 150% FPL)

		Individual	Couple
<ul style="list-style-type: none"> <li>Pay \$104 annual deductible, 15% co-pay and a portion of your monthly premium based on income</li> </ul>	Monthly Income	\$1,698	\$2,288
	Total Resources	\$16,660	\$32,240

#### Extra Help (<= 135% FPL & Low Resource)

		Individual	Couple
<ul style="list-style-type: none"> <li>Co-pay of \$4.15 for generic drugs, \$10.35 for brand</li> <li>You have no monthly premium or annual deductible</li> </ul>	Monthly Income	\$1,529	\$2,060
	Total Resources	\$10,590	\$16,630

**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

		Individual	Couple
<ul style="list-style-type: none"> <li>Net income is income after deductions</li> <li>Must meet both gross and net income criteria</li> <li>Work requirement for people aged 16 – 59</li> <li>Certain resources are exempt (see below)</li> </ul>	Monthly Gross Income	\$1,473	\$1,984
	Monthly Net Income	\$1,133	\$1,526
	Countable Resources	\$2,750	\$2,750
	Max Monthly Benefit	\$281	\$516

#### Elderly (Age 60) / Disabled Person in Household Requirements

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

**Deductions:** Standard deduction: \$193; 20% of earned income; dependent care costs for work, training, or education; child support; medical costs for elderly & disabled; excess shelter cost.

**Exempt Resources:** Home and surrounding property; household and personal goods; vehicles; life insurance less than \$1,500; pension funds; burial plots and irrevocable funeral agreements.

**How to Apply:** Online at <https://ssp.benefits.ohio.gov/apsspssp/indexOHLanding.jsp>, 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 **Business Hours:** Monday - Friday, 8:30 a.m. - 4:30 p.m.