



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. **Eligibility: Income/Resource Limit**

Qualified Medicare Beneficiary (QMB) ($\leq 100\%$ FPL + \$20 disregard)		Single	Couple
• Pays the Medicare Part B premium	Monthly Income	\$1,032	\$1,392
• Pays remaining deductibles and co-insurance	Total Resources	\$7,560	\$11,340

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

• Pays the Medicare Part B premium	Monthly Income	\$1,234	\$1,666
• Retroactive for up to 3 months	Total Resources	\$7,560	\$11,340

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

• Pays the Medicare Part B premium, retroactive 3 months, but has a limited number of plans to sign up for	Monthly Income	\$1,386	\$1,872
	Total Resources	\$7,560	\$11,340

Qualified Working Disabled Individual (QWDI) ($\leq 200\%$ FPL + \$20 disregard)

Pays the Medicare Part B premium, however, individuals are permitted to enroll in Medicare Part A.	Monthly Income	\$2,044	\$2,764
	Total Resources	\$7,560	\$11,340

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

Community Medicaid

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

Who Qualifies: Individuals who are blind, disabled or 65 years of age or older.

Income Limits for Non-Medicare Recipients ($\leq 138\%$ FPL, No asset Limit) Individual Couple

Need Standard Monthly Income (Living alone)	\$1,397	\$1,893
Need Standard Monthly Income (Living in another household, 2/3 of need standard)	\$932	\$1,262

Income / Resource Limits for Medicare Recipients

	Individual	Couple
Need Standard Monthly Income (Living alone)	\$750	\$1,125
Need Standard Monthly Income (Living in another household, 2/3 of need standard)	\$500	\$750
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 and \$3,000 for a couple, however, some resources are exempt.

Exempt Resources: Home; burial contract; life insurance less than \$1,500; the primary vehicle; burial plot; certain income-producing property; household and personal goods.

How to Apply: Online at <https://odjfsbenefits.ohio.gov/SelfServiceSplash.jsf>, 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 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. Once a beneficiary pays \$5,000 in out-of-pocket drug expenses, catastrophic coverage kicks in and beneficiaries pay a flat rate of \$3.35 for generics and \$8.35 for brand drugs. There are no coverage gaps. Total resource numbers below include \$1,500/\$3,000 burial costs for individuals/couples.

Eligibility: Income / Resource Limit

Extra Help (< 150% FPL)

	Individual	Couple
• Pay \$82 annual deductible, 15% co-pay and a decreasing portion of your monthly premium based on income	Monthly Income \$1,518	\$2,058
	Total Resources \$14,100	\$28,150

Extra Help (< 135% FPL & Low Resource)

	Individual	Couple
• Your co-pay is \$3.30 for generic drugs, \$8.25 for brand	Monthly Income \$1,366	\$1,852
• You have no monthly premium or annual deductible	Total Resources \$9,060	\$14,340

How to Apply: Online at www.socialsecurity.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. 2018)

	Individual	Couple
• Net income is income after deductions	Monthly Gross Income \$1,307	\$1,760
• Must meet both gross and net income criteria	Monthly Net Income \$1,005	\$1,354
• Work requirement for people aged 16 – 59	Countable Resources \$2,250	\$2,250
• Certain resources are exempt (see below)	Max Monthly Benefit \$192	\$352

Elderly (Age 60) / Disabled Person in Household Requirements (through Sept. 2018)

Same as general household requirements (above) except countable resource limit is \$3,500 and there is no gross income requirement.

Deductions: Annual deduction of \$160; 20% of earned income; dependent care costs for work, training, or education; child support; medical costs for elderly and 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://odjfsbenefits.ohio.gov/SelfServiceSplash.jsf>, 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.