

## 2011-2012 Eligibility Guidelines for 65 and Older Health/Prescription-Related Public Benefits Programs

PROGRAM	Monthly Income Limit	Annual Income Limit	Asset Limit
<b>MassHealth (Medicaid)</b> 100% Federal Poverty Level Complete a MassHealth S-MBR	*\$928 (individual) *\$1,246 (couple)	*\$11,136 (individual) *\$14,952 (couple)	\$2,000 (individual) \$3,000 (couple)
<b>Health Safety Net – Full Benefits</b> 200% Federal Poverty Level Assists with some services received at a hospital or Community Health Center Complete a MassHealth S-MBR	\$1,815 (individual) \$2,452 (couple)	\$21,780 (individual) \$29,424 (couple)	<b>No Asset Test</b>
<b>Health Safety Net – Partial Benefits</b> 400% Federal Poverty Level No asset test Will have deductible for services Complete a MassHealth S-MBR	\$3,630 (individual) \$4,904 (couple)	\$43,560 (individual) \$58,848 (couple)	<b>No Asset Test</b>
<b>CommonHealth</b> Disabled prior to 65 Work at least 40 hours / month If income is greater than 150% FPL, will have premium Complete a MassHealth MBR	<b>No Limit</b>	<b>No Limit</b>	<b>No Asset Test</b>
<b>MassHealth for Caretakers</b> 133% of Federal Poverty Level Parent or caretaker of a child under 19 Complete a MassHealth MBR	\$1,631 (family of 2) \$2,054 (family of 3)	\$19,572 (family of 2) \$24,648 (family of 3)	<b>No Asset Test</b>

### Medicare Savings Programs (MassHealth Buy-In)

<b>Qualified Medicare Beneficiary (QMB)</b> 100% Federal Poverty Level Pays for B premium, A and B deductibles and co-insurance. Complete a S-MBR	*\$928 (individual) *\$1,246 (couple)	*\$11,136 (individual) *\$14,952 (couple)	\$6,940 (individual) \$10,410 (couple)
<b>Specified Low Income Medicare Beneficiary (SLMB)</b> 120% Federal Poverty Level Pays for Part B Premium. Complete a S-MBR or MH Buy-in App	*\$1,109 (individual) *\$1,491 (couple)	*\$13,308 (individual) *\$17,892 (couple)	\$6,940 (individual) \$10,410 (couple)
<b>Qualified Individual - 1 (QI-1)</b> 135% Federal Poverty Level Pays for Part B premium. Complete a S-MBR or MH Buy-in App	*\$1,246 (individual) *\$1,675 (couple)	*\$14,952 (individual) *\$20,100 (couple)	\$6,940 (individual) \$10,410 (couple)

**\*Amount includes applicable \$20 monthly disregard for unearned income.**

## Public Assistance Programs for Individuals Needing Assistance with Activities of Daily Living (ADLs)

PROGRAM	Monthly Income Limit	Annual Income Limit	Asset Limit
<b>MassHealth Frail Elder Waiver Program for people aged 60 or older.</b> Requires the need for a level of care equal to that provided in a nursing home. Must be ASAP client. If married will not count spouses income. Income can be up to 300% of federal SSI. Complete a MassHealth S-MBR	<b>\$2,094</b> (individual)	<b>\$25,128</b> (individual)	<b>\$2,000</b> (individual)
<b>MassHealth PCA - for people aged 65 or older who need personal care attendant services.</b> 133% Federal Poverty Level (can qualify under Frail Elder Waiver Program) Must need assistance with two ADLs Complete a MassHealth S-MBR & PCA form	<b>\$1,207</b> (individual) <b>\$1,631</b> (couple)	<b>\$14,484</b> (individual) <b>\$19,572</b> (couple)	<b>\$2,000</b> (individual) <b>\$3,000</b> (couple)
<b>Adult Foster Care Program – receive care provided by friend or eligible family member in home setting</b> Must be eligible for MassHealth Standard (can qualify under Frail Elder Waiver Program) Must meet clinical eligibility	<b>*\$928</b> (individual) <b>*\$1,246</b> (couple)	<b>*\$11,136</b> (individual) <b>*\$14,952</b> (couple)	<b>\$2,000</b> (individual) <b>\$3,000</b> (couple)
<b>LTC Medicaid - Minimum monthly allowance income range for community spouse of nursing home resident with long term care Medicaid</b> (Asset allowance from of all marital assets: community spouse is allowed to keep up to <b>\$113,640</b> in assets; spouse in nursing home is allowed \$2,000 in assets; the community spouse may appeal to retain more in assets in order to produce sufficient income for minimum monthly maintenance needs)		<b>\$1,823/mo.-</b> minimum <b>\$2,841/mo. -</b> maximum income allowance for community spouse	Allowance for person in facility \$72.80/mo

### Programs to assist with Prescription Drug Costs

<b>Full Extra Help (Low Income Subsidy)</b> 135% Federal Poverty Level Premium below benchmark paid No deductible, copays \$2.60 - \$6.50 If income below 100% FPL, copays \$1.10-\$3.30	<b>*\$1,245</b> (individual) <b>*\$1,675</b> (couple)	<b>*\$14,942</b> (individual) <b>*\$20,099</b> (couple)	<b>\$8,440</b> (individual) <b>\$13,410</b> (couple)
<b>Partial Extra Help (Low Income Subsidy)</b> 150% Federal Poverty Level 25-75% subsidy in premium below benchmark \$65 deductible, copays 15%	<b>*\$1,381</b> (individual) <b>*\$1,859</b> (couple)	<b>*\$16,575</b> (individual) <b>*\$22,305</b> (couple)	<b>\$13,070</b> (individual) <b>\$26,120</b> (couple)
<b>Prescription Advantage (no enrollment fee)</b> 300% of the Federal Poverty Level Coverage gap assistance	<b>\$2,723</b> (individual) <b>\$3,678</b> (couple)	<b>\$32,670</b> (individual) <b>\$44,131</b> (couple)	No Asset Test
<b>Prescription Advantage (\$200 enrollment fee)</b> 500% of the Federal Poverty Level Catastrophic assistance	<b>\$4,538</b> (individual) <b>\$6,130</b> (couple)	<b>\$54,450</b> (individual) <b>\$73,550</b> (couple)	No Asset Test