

2012-2013 Eligibility Guidelines for 65 and Older Health/Prescription-Related Public Benefits Programs

PROGRAM	Monthly Income Limit	Annual Income Limit	Asset Limit
MassHealth (Medicaid) 100% Federal Poverty Level Complete a MassHealth S-MBR	*\$951 (individual) *\$1,281 (couple)	*\$11,412 (individual) *\$15,372 (couple)	\$2,000 (individual) \$3,000 (couple)
Health Safety Net – Full Benefits 200% Federal Poverty Level Assists with some services received at a hospital or Community Health Center Complete a MassHealth S-MBR	\$1,862 (individual) \$2,522 (couple)	\$22,344 (individual) \$30,264 (couple)	No Asset Test
Health Safety Net – Partial Benefits 400% Federal Poverty Level No asset test Will have deductible for services Complete a MassHealth S-MBR	\$3,724 (individual) \$5,044 (couple)	\$44,688 (individual) \$60,528 (couple)	No Asset Test
CommonHealth Disabled prior to 65 Work at least 40 hours / month If income is greater than 150% FPL, will have premium Complete a MassHealth MBR	No Limit	No Limit	No Asset Test
MassHealth for Caretakers 133% of Federal Poverty Level Parent or caretaker of a child under 19 Complete a MassHealth MBR	\$1,677 (family of 2) \$2,116 (family of 3)	\$20,124 (family of 2) \$25,392 (family of 3)	No Asset Test

Medicare Savings Programs (MassHealth Buy-In)

Qualified Medicare Beneficiary (QMB) 100% Federal Poverty Level Pays for B premium, A and B deductibles and co-insurance. Complete a S-MBR	*\$951 (individual) *\$1,281 (couple)	*\$11,412 (individual) *\$15,372 (couple)	\$6,940 (individual) \$10,410 (couple)
Specified Low Income Medicare Beneficiary (SLMB) 120% Federal Poverty Level Pays for Part B Premium. Complete a S-MBR or MH Buy-in App	*\$1,137 (individual) *\$1,533 (couple)	*\$13,644 (individual) *\$18,396 (couple)	\$6,940 (individual) \$10,410 (couple)
Qualified Individual - 1 (QI-1) 135% Federal Poverty Level Pays for Part B premium. Complete a S-MBR or MH Buy-in App	*\$1,277 (individual) *\$1,723 (couple)	*\$15,324 (individual) *\$20,676 (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
MassHealth Frail Elder Waiver Program for people aged 60 or older. 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	\$2,094 (individual)	\$25,128 (individual)	\$2,000 (individual)
MassHealth PCA - for people aged 65 or older who need personal care attendant services. 133% Federal Poverty Level (can qualify under Frail Elder Waiver Program) Must need assistance with two ADLs Complete a MassHealth S-MBR & PCA form	\$1,239 (individual) \$1,677 (couple)	\$14,868 (individual) \$20,124 (couple)	\$2,000 (individual) \$3,000 (couple)
Adult Foster Care Program – receive care provided by friend or eligible family member in home setting Must be eligible for MassHealth Standard (can qualify under Frail Elder Waiver Program) Must meet clinical eligibility	* \$951 (individual) * \$1,281 (couple)	* \$11,412 (individual) * \$15,372 (couple)	\$2,000 (individual) \$3,000 (couple)
LTC Medicaid - Minimum monthly allowance income range for community spouse of nursing home resident with long term care Medicaid (Asset allowance from of all marital assets: community spouse is allowed to keep up to \$113,640 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)		\$1,823/mo.- minimum \$2,841/mo. - maximum income allowance for community spouse	Allowance for person in facility \$72.80/mo

Programs to assist with Prescription Drug Costs

Full Extra Help (Low Income Subsidy) 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	* \$1,277 (individual) * \$1,723 (couple)	* \$15,324 (individual) * \$20,676 (couple)	\$8,440 (individual) \$13,410 (couple)
Partial Extra Help (Low Income Subsidy) 150% Federal Poverty Level 25-75% subsidy in premium below benchmark \$65 deductible, copays 15%	* \$1,417 (individual) * \$1,912 (couple)	* \$17,004 (individual) * \$22,944 (couple)	\$13,070 (individual) \$26,120 (couple)
Prescription Advantage (no enrollment fee) 300% of the Federal Poverty Level Coverage gap assistance	\$2,793 (individual) \$3,783 (couple)	\$33,510 (individual) \$45,390 (couple)	No Asset Test
Prescription Advantage (\$200 enrollment fee) 500% of the Federal Poverty Level Catastrophic assistance	\$4,655 (individual) \$6,305 (couple)	\$55,850 (individual) \$75,650 (couple)	No Asset Test