

Medicare Help Rainbow Chart

Updated: February 2018 (*Extra Help limits effective immediately. MSP limits effective April 2018.*)

Screen clients for programs based on household size, monthly income and assets.

Program Income Limit <i>Program Asset Limit</i>	Household Size	
	1	2
SSI-Related Medicaid Income Limit (AKA Categorically Needy/CN Medicaid)	\$770	\$1,145
<i>Medicaid Asset Limit</i>	\$2,000	\$3,000
MN – Medically Needy / Spenddown Income basis	> \$770	> \$770
<i>MN Asset Limit</i>	\$2,000	\$3,000
MSP- QMB Income Limit 100% FPL (Federal Poverty Level)	\$1,032	\$1,392
<i>MSP- QMB Asset Limit</i>	\$7,560*	\$11,340*
MSP- SLMB Income Limit 120% FPL	\$1,234	\$1,666
MSP- QI-1 Income Limit 135% FPL	\$1,386	\$1,872
<i>MSP- SLMB and QI-1 Level Asset Limit</i>	\$7,560*	\$11,340*
Full Extra Help Income Limit 135% FPL	\$1,386	\$1,872
<i>Full Extra Help Asset Limit</i>	\$9,060	\$14,340
Partial Extra Help Income Limit 150% FPL	\$1,538	\$2,078
<i>Partial Extra Help Asset Limit</i>	\$14,100	\$28,150

See Notes next page

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Notes: These are programs for people eligible for Medicare.

- **In all cases, if unsure about eligibility, encourage clients to apply!**
- These programs disregard \$20 of monthly income per household, so the income levels shown are actually \$20 higher than the Federal Poverty Level.
- Numbers may vary slightly due to differences in rounding.
- All income is gross - before any taxes or other deductions.
- People with “earned” income (from employment, including self-employment) can have a higher income than on this chart. Programs count half of someone’s earned income.
- For income limits for larger families, contact the Dept. of Social and Health Services (DSHS) or the Social Security Administration (SSA).
- If only one member of a couple is on Medicare, the income calculations for Medicare Savings Programs are different. Contact DSHS for information.
- Assets include bank accounts, certificates of deposit, savings bonds, IRAs, stocks and bonds, mutual funds, cash, and property other than client’s home or automobile, furniture and household items.
- Income and asset calculations for people applying for long-term care services and supports, such as nursing home care or COPES, are not on this chart. For more information, see page 3 of *Medicaid and Long-Term Services and Supports for Adults* at:
<https://www.dshs.wa.gov/sites/default/files/SESA/publications/documents/22-619.pdf>

*For MSP asset limits, clients can have up to \$1,500 per person additional if it is set aside for burial expenses.

Program name	General eligibility information	What it covers (In general)	Action to take:
<p>SSI – related Medicaid (DSHS)</p> <p>(AKA Categorically Needy/CN Medicaid)</p>	<p>Applicant must be:</p> <ul style="list-style-type: none"> • 65 or over (aged) OR • Meet SSA definition of blind OR • Meet SSA definition of disabled AND <p>Income and resources are the same or lower than the standards for SSI-Related Medicaid</p> <p>See page 8 of <i>Eligibility Overview</i> at: https://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf</p>	<p>Full “Categorically Needy” (CN) Medicaid</p> <ul style="list-style-type: none"> • Medicare pays first • Medicare A or B co-payments or deductibles covered, as long as providers accept both Medicare and Medicaid. • If joins a MA PD plan, will not have copays or deductibles for anything Original Medicare A/B would cover. • Automatically (“deemed”) eligible for Extra Help • Part D will cover Rx • May have small Part D co-pays <p>Medicaid would cover some things that Medicare does not cover (i.e.):</p> <ul style="list-style-type: none"> • Dental benefits • Transportation to medical appointments. • Limited OTC drugs 	<ul style="list-style-type: none"> • Explain what it covers. • Apply for SSI through Social Security • Apply for Medicaid online at www.washingtonconnection.org, or by paper application HCA 18-005 • If found eligible, will be automatically eligible for Extra Help. • Clients should show their Medicare/MA plan card and their Provider One (Medicaid card) to all providers. • Check to make sure clients are in the most affordable Part D or MA plan for their needs. • Remind them they must respond to Eligibility Reviews from DSHS (usually once per year).

Program name	General eligibility information	What it covers (In general)	Action to take:
<p style="text-align: center;">MN – Medically Needy/ Spendedown</p>	<p>For people with income above the limits for the SSI-related Medicaid. Spenddown is the amount of the person’s income minus the income limit for his/her particular program. A person is given a base period (typically 3 or 6 months) to spend down “excess income.” In other words, to incur medical expenses equal to his/her spenddown amount. The person receives MN health care coverage for the rest of the base period once the spenddown amount is reached.</p> <p>See page 9 of <i>Eligibility Overview</i> at: https://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf</p>	<p>The Medically Needy (MN) program covers slightly less than the Categorically Needy program. If on Medicare, (ONCE they meet their spenddown-and then ONLY for the remainder of the base period):</p> <ul style="list-style-type: none"> • Medicare pays first • Coverage is nearly the same as for CN (Full-Dual Eligible)-see above. • Will be automatically (“deemed”) eligible for Extra Help. • May have small Part D co-pays <p>Works best for people who have large expenses, such as hospital care. A person may be able to apply for “Charity Care” to help cover the spenddown amount.</p>	<p>Action to take:</p> <ul style="list-style-type: none"> • Explain what it covers. • Apply on line at www.washingtonconnection.org, or by paper application HCA 18-005 • Explain to clients that ONCE they meet their spenddown, and ONLY for the rest of their base period, they should not be billed for any remainder after Medicare pays for Part A and B-covered services. • Tell clients to show their Medicare/MA plan card and their Provider One (Medicaid card) to all providers. • Extra Help for Part D will last for at least the rest of the calendar year. • They can apply directly for Extra Help to Social Security without waiting. • Check to make sure clients are in the most affordable Part D or MA plan for their needs. They may have • Remind them they’ll need to reapply if they still need coverage after their base period ends.

Program name	General eligibility information	What it covers (In general)	Action to take:
<p>Medicare Savings Program-QMB (DSHS)</p>	<p>Must be entitled to Medicare (any age) For QMB:</p> <ul style="list-style-type: none"> Income less than 100% FPL Limited Resources per income chart <p>See page 10 of <i>Eligibility Overview</i> at: https://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf</p> <p>Sometimes people who apply for a MSP are also put on a spenddown (see Medically Needy section).</p> <p>A person who has QMB does not have to meet their spenddown amount before they get help with their Medicare Part A or B copayments or deductibles.</p>	<p>This program acts as a cost-sharing program. It is not the same as full CN Medicaid. It covers</p> <ul style="list-style-type: none"> Medicare Part A premium Medicare Part B premium Medicare A or B co-payments or deductibles covered, as long as providers accept both Medicare and Medicaid. If they join a MA PD plan, will not have co-pays or deductibles for anything Original Medicare A/B would cover Automatically (“deemed”) eligible for Extra Help Part D will cover Rx May have small Part D co-pays. 	<ul style="list-style-type: none"> Apply on line at www.washingtonconnection.org , or by paper application HCA 18-005 Explain to clients DSHS will pay their monthly Medicare Part A and B premiums, and will make it so they should not be billed for any remainder after Medicare pays for Part A and B-covered services. Tell clients to show their Medicare/MA plan card and their Provider One (Medicaid card) to all providers. Check to make sure clients are in the most affordable Part D or MA plan for their needs. They may still have small drug co-pays. Remind them they must respond to Eligibility Reviews from DSHS (usually once per year).

Program name	General eligibility information	What it covers (In general)	Action to take:
<p>Medicare Savings Program- SLMB or QI-1 Level (DSHS)</p>	<p>Must be entitled to Medicare (any age) For SLMB:</p> <ul style="list-style-type: none"> • Income less than 120% FPL • Limited Resources per income chart <p>For QI-1:</p> <ul style="list-style-type: none"> • Income less than 135% FPL • Limited Resources per income chart <p>See page 10 of Eligibility Overview at: https://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf</p>	<p>SLMB and QI-1:</p> <ul style="list-style-type: none"> • Medicare Part B Premium only • Automatically (“deemed”) eligible for Extra Help • Part D will cover Rx • May have small Part D co-pays. 	<ul style="list-style-type: none"> • Apply on line at www.washingtonconnection.org, or by paper application HCA 18-005 • Explain to clients DSHS will pay their monthly Part B premiums. • They will still have to pay Medicare Part A and Part B or Medicare Advantage deductibles, co-pays or coinsurance. • Check to make sure clients are in the most affordable Part D or MA plan for their needs. • Remind them they must respond to Eligibility Reviews from DSHS (usually once per year).

Program name	General eligibility information	What it covers (In general)	Action to take:
<p>Full Extra Help (Social Security)</p>	<p>Must be entitled to Medicare (any age)</p> <ul style="list-style-type: none"> • Income less than 135% FPL • Limited Resources per income chart 	<p>This program assists qualified Medicare applicants with help paying their prescription drug plan costs. It covers part or all of premiums, deductibles, copays and the donut hole.</p> <p>For details on costs breakdown, see “2018 Extra Help/LIS Co pay Levels & Costs”: https://www.insurance.wa.gov/sites/default/files/documents/extra-help-lis-levels-costs.pdf</p>	<ul style="list-style-type: none"> • Clients must apply to SSA for this benefit, unless they get it automatically by being on Medicaid/MSP. • Can apply online: https://secure.ssa.gov/i1020/start • Explain to clients they’ll pay either \$0 or low-cost Part D premium, have no deductible or donut hole, pay out-of-pocket up to \$3.35 for generics and \$8.35 for brands, and can change their drug coverage up to once a month. • Check to make sure clients are in the most affordable Part D or MA plan for their needs. • Let clients know they may have Eligibility Reviews and to watch for letters from Social Security.

Program name	General eligibility information	What it covers (In general)	Action to take:
<p>Partial Extra Help (Social Security)</p>	<p>Must be entitled to Medicare (any age)</p> <ul style="list-style-type: none"> • Income less than 150% FPL • Limited Resources per income chart 	<p>This program assists qualified Medicare applicants with help paying their prescription drug plan costs. It covers part or all of premiums, deductibles, copays and the donut hole.</p> <p>For details on costs breakdown, see “2018 Extra Help/LIS Co pay Levels & Costs”: https://www.insurance.wa.gov/sites/default/files/documents/extra-help-lis-levels-costs.pdf</p>	<ul style="list-style-type: none"> • Clients must apply to SSA for this benefit. • Can apply online: https://secure.ssa.gov/i1020/start • Explain to clients they’ll pay either a \$0 or low-cost Part D premium, a \$0 to \$83 deductible, have no donut hole, will pay up to 15 percent of the full cost for medications, and can change their drug coverage up to once a month. • Check to make sure clients are in the most affordable Part D or MA plan for their needs. • Let clients know they may have Eligibility Reviews and to watch for letters from Social Security.