



Summary of Public Benefit Programs

Eligibility	Benefits
Social Security Retirement	
<ul style="list-style-type: none"> Individual must have worked and paid into the Social Security system through FICA payroll tax deductions; and Reached retirement age (varies—no longer 65) Federally administered through the Social Security Administration 	<ul style="list-style-type: none"> Cash benefit, roughly 40% of average full time earnings; Entitlement to Medicare health insurance (can apply for SSA retirement and Medicare separately, however). https://www.ssa.gov/planners/retire/retirechart.html
SSA Supplemental Security Income (SSI; Title 16)	
<ul style="list-style-type: none"> 65 or older, or disabled Very low income (below \$770/month) Very low assets (below \$2000 total) Federally administered through the Social Security Administration 	<ul style="list-style-type: none"> Cash benefit, up to the guaranteed SSI income level of \$750/month (2017) Categorical eligibility for Medicaid Benefits reduced if working; can suspend if earning more than monthly limit
SSA Social Security Disability Income (SSDI; Title 2)	
<ul style="list-style-type: none"> Medically disabled (expected to last more than 12 months) Work history (40 quarters in last 10 years) Federally administered through the Social Security Administration 	<ul style="list-style-type: none"> Cash benefit based on work history earnings Eligibility for Medicare at 29 months from date of onset of disability Benefits can stop if working more than 9 months over monthly limit
Medicare	
<ul style="list-style-type: none"> 65 or older, or disabled and having received SSDI for two years Paid into Medicare through FICA payroll taxes Administered by the federal government through the Social Security Administration and the Centers for Medicare and Medicaid Services (CMS) 	<ul style="list-style-type: none"> Part A: acute hospitalization Automatic at age 65; no premium; but costs deductibles and copays Part B: outpatient care (doctor’s office visits, some durable medical equipment) Monthly premium (\$134); deductible (\$183 /year); copays (20% allowed charge) Part C: Medicare HMO (usually not any advantage for DC residents) Part D: prescription drug insurance, through a private insurance company (e.g., Express Scripts Medicare Value) for monthly premium and pharmacy copays Initial coverage at high level; drops to limited coverage in “the donut hole”; costs drop significantly after donut hole in catastrophic coverage phase

Medicaid	
<ul style="list-style-type: none"> • Low income (210% of FPL for DC residents, currently \$2131/month, for single, childless adult) (this program applies to people without Medicare) • Elderly (over 65), or disabled with Medicare, must have low income (100% of FPL, currently \$1015/mo.), and assets below \$4000. • Administered by the state (Dept of Human Serv's) 	<ul style="list-style-type: none"> • Hospital, outpatient, medical equipment, and prescription coverage; dental and vision coverage • Pays Medicare premiums, copays and deductibles
Medicare Savings Plan: Qualified Medicare Beneficiary (QMB)	
<ul style="list-style-type: none"> • For Medicare beneficiaries only • Income of 300% of FPL or less (\$3045/mo. Single; higher if married) (100% in MD, VA) • No asset limit in DC (\$4000 MD; \$7280 VA) • Administered by the state (Dept of Human Serv's) 	<ul style="list-style-type: none"> • Pays Medicare premiums, copays and deductibles • Entitles beneficiary to zero-premium Medicare Part D prescription plan, with low copays (\$8.50 or less per drug).
Medicare Savings Plan: Special Low Income Medicare Beneficiary (SLMB) / Qualified Individual (QI)	
<ul style="list-style-type: none"> • Medicare Beneficiaries only • Resident of Maryland or Virginia • Income between 100% and 120%/135% of FPL or less (btwn \$990 and \$1218/\$1370) • Asset limit (\$4000 MD; \$7280 VA) • Administered by the state (Dept of Social Services) 	<ul style="list-style-type: none"> • 100%-120% FPL, pays Medicare Part B premium, <u>only</u> • 120%-135% FPL, pays <u>portion</u> of Part B premium • Entitles beneficiary to zero-premium Medicare Part D prescription plan with low copays
Medicare Part D Subsidy/"Extra Help": Federal Low Income Subsidy (LIS)	
<ul style="list-style-type: none"> • Medicare beneficiary • Income up to 150% of FPL (\$1523) between • Asset limit: \$13,640 (single); \$27,250 (married) • Administered by Medicare/Social Security (apply online) • Automatically enrolled if in a Medicare Savings Plan 	<ul style="list-style-type: none"> • Entitles recipient to zero or low premium for Part D prescription insurance, and low copays (less than \$8.50 per drug).
AIDS Drug Assistance Programs (ADAP)	
<ul style="list-style-type: none"> • HIV positive • Income: DC-less than 500% FPL (\$5075/month) VA-less than 400% FPL (\$4060/month) MD--less than 500% FPL (\$5075/month) • No asset limit 	<ul style="list-style-type: none"> • Pays private health insurance premiums • Pays Part D premiums (MD pays Medigap premium) • Pays copays for HIV-related drugs
Medigap	
<ul style="list-style-type: none"> • Medicare beneficiary • Apply within 6 months of getting Medicare to avoid medical underwriting 	<p>Private insurance companies are licensed to offer a range of plans (A, B, C through N, standard across the U.S.) that cover a range of expenses Medicare does not cover. Premiums vary with plan and area. E.g., Plan F covers all Medicare copays and deductibles, for a premium of up to \$200/mo. See: https://www.medicare.gov/find-a-plan/questions/medigap-home.aspx</p>

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Senior Prescription Drug Assistance Program (SPDAP)	
<ul style="list-style-type: none"> • Medicare beneficiary • Income < 300% FPL (\$3045/mo) • MD and VA • Not enrolled in LIS 	<ul style="list-style-type: none"> • Pays premiums for Medicare Part D prescription plans
Long Term Care (Nursing Home) Medicaid	
<ul style="list-style-type: none"> • Resident in a nursing home • If Medicare beneficiary, resident in nursing home over 90 days • Single: resident must spend down assets below \$4000; all of resident's income except \$70 goes to cost of care • Married: above \$23,184, half of couple's combined assets must be spent on resident's care (all of assets over \$116,000); <i>up to</i> \$2,898 of income can be reserved for community spouse (depending on community spouse's own income), \$70 for personal needs • Consider sheltering funds in a pooled trust 	<ul style="list-style-type: none"> • Pays for long term care in a nursing home when resident has no other source of payment. • Does NOT cover items such as: telephone; clothing; non-treatment transportation outside the nursing home; grooming (haircuts, etc.).
Veterans Benefits - Non-Service-Connected (Housebound or Aid & attendance)	
<ul style="list-style-type: none"> • Must be age 65 or older • No dishonorable discharge • Served during a qualifying period of war (WWII, Korean, Vietnam) • Meet the income and asset guidelines, which are very low. In determining countable income, however, VA will deduct many, potentially all, costs of medical care (premiums, deductibles, copays, unreimbursed expenses). <p><i>Basic Pension—Basic VA Monthly Pension Income Guidelines 2018</i></p> <ul style="list-style-type: none"> • \$1,097 maximum per month for single veteran (independent in ADLs) • \$1,436 maximum per month for married veteran (both independent in ADLs) <p><i>Improved Pension:</i> Awarded to veterans/surviving spouses who meet income/asset threshold and have additional care needs.</p> <p><i>Improved Monthly Pension Income Guidelines 2017</i></p> <ul style="list-style-type: none"> • \$1,340 per month for single veteran (housebound due to permanent disability of any origin/kind) • \$1,680 per month for married veteran (veteran housebound) • \$879 per month for a surviving spouse • No asset limit. <p><i>Aid & Attendance:</i> Awarded to a veteran who requires assistance in at least two activities of daily living. Income Guidelines:</p> <ul style="list-style-type: none"> • \$1,830 per month for single veteran (A & A, dependent with at least 2 ADLs) • \$2,170 per month for married veteran (A & A, veteran dependent with at least 2 ADLs) • Less than \$80,000 in assets (excluding primary residence and car) 	

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