

BENEFIT CHECK-UP



SHIP
State Health Insurance
Assistance Program

Navigating Medicare

ADRC OF EAU CLAIRE COUNTY

FEBRUARY 2024

Medical Assistance or Medicaid - Contact Great Rivers Consortium to apply: 1-888-283-0012

Medicaid, is an umbrella term, that covers many programs. It is a Title 19 program through the State of Wisconsin. If someone has lower income and assets/resources, they may be eligible for these benefits to assist with their healthcare costs. Medicaid is always the payer of last resort, so it will pay after other insurance has paid.



= 1 Person Household

Badgercare

This program is for people under age 65 that are not Medicare eligible, with income below 100% of the Federal Poverty Level. Badgercare eligibility counts income of the entire household but does not count assets. It covers medical services, vision, dental, hearing care and prescription drug assistance.



= 2 Person Household
(some programs only count income of married couples, some count income of the entire household)

Monthly income limits (childless adult)	\$1,255.00	\$1,703.33
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(Children under age 19 and pregnant women with income above the limit can become eligible by meeting a deductible)

Elderly, Blind or Disabled Full Benefit Medicaid

EBD Medicaid is for people that are blind, age 65, or disabled adults. This type of Medicaid covers medical services, includes coverage for vision, dental, hearing care and medical transportation. EBD Medicaid also includes assistance for medication premiums and copays. Eligibility for EBD Medicaid is based on income and asset/resource limits. **Earned income (like employment), is counted differently than unearned income, (like social security), for some programs.**



SSI-MA

Eligibility for this program is determined by the Social Security Administration. You must be over age 65 or have a Social Security disability decision to qualify. If you qualify for Supplemental Security Income (SSI), Wisconsin law states you will automatically qualify for SSI-MA, which is full Medicaid.

Monthly income limits – Own Household	\$943.00	\$1,415.00
Monthly income limits, living with someone	\$628.67	\$943.33
Asset limits	\$2,000.00	\$3,000.00

Categorically Needy MA

Eligibility for this program is based on income and assets.

Monthly income limits	\$1,026.78	\$1,547.05
Asset limits	\$2,000.00	\$3,000.00

Medically Needy MA (Medicaid Deductible)

This program compares your income to your medical expenses. If you are responsible for a lot of medical bills, this program may assist for a six-month period once your Medicaid deductible amount is met.

Monthly income limits	\$1,255.00	\$1,703.33
Asset limits	\$2,000.00	\$3,000.00

Medicaid Purchase Plan (MAPP)

You must have a disability determination, and a paid work activity or In-Kind work to qualify. There is a plan premium of at least \$25.00 per month. Contact the ADRC for specific income and asset rules for this program.

Monthly income limits	\$3,137.50	\$5,212.19
Asset limits	\$15,000.00	

Sample ForwardHealth Identification Card



Rules for counting income and assets can vary by program.

Talk with a benefit specialist at your local ADRC to find out more!



Medicare Savings Programs

Medicare Savings Programs (MSP), also known as the “Medicare Buy-In” program, are federal programs administered by the State that help reduce the cost of Medicare programs for people with low income and resources. **People who qualify for MSP also qualify for Extra Help, prescription assistance.**

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QMB

Qualified Medicare Beneficiary – State of WI pays for Medicare premiums and deductibles and copays. Does not include vision or dental benefits. (this is not full Medicaid)

Gross monthly income	\$1,255.00	\$1,703.33
Asset limits	\$9,430	\$14,130

SLMB

Specified Low-Income Medicare Beneficiary – State of WI pays for Medicare premiums.

Gross monthly income	\$1,506.00	\$2,044.00
Asset limits	\$9,430	\$14,130

SLMB+

Specified Low-Income Medicare Beneficiary – State of WI pays for Medicare premiums.

You cannot have SLMB+ and another type of Medicaid.

Gross monthly income	\$1,694.25	\$2,299.50
Asset limits	\$9,430	\$14,130

Extra Help

“Extra Help” sometimes call Low Income Subsidy is a federal benefit that helps Medicare beneficiaries with limited income and resources afford their prescription medications. Individuals who qualify for Medicare and Medicaid or the Medicare Savings programs automatically qualify for Extra Help.

There are 3 levels of “Extra Help”



Below 100% Federal Poverty Level No part D premiums or Deductibles. \$1.55 / \$4.60 copays for Rx.

Income	\$1,255.00	\$1,703.33
**Resources	\$9,430	\$14,130

Below 135% Federal Poverty Level No part D premiums or Deductibles. \$4.50 / \$11.20 copays for Rx.

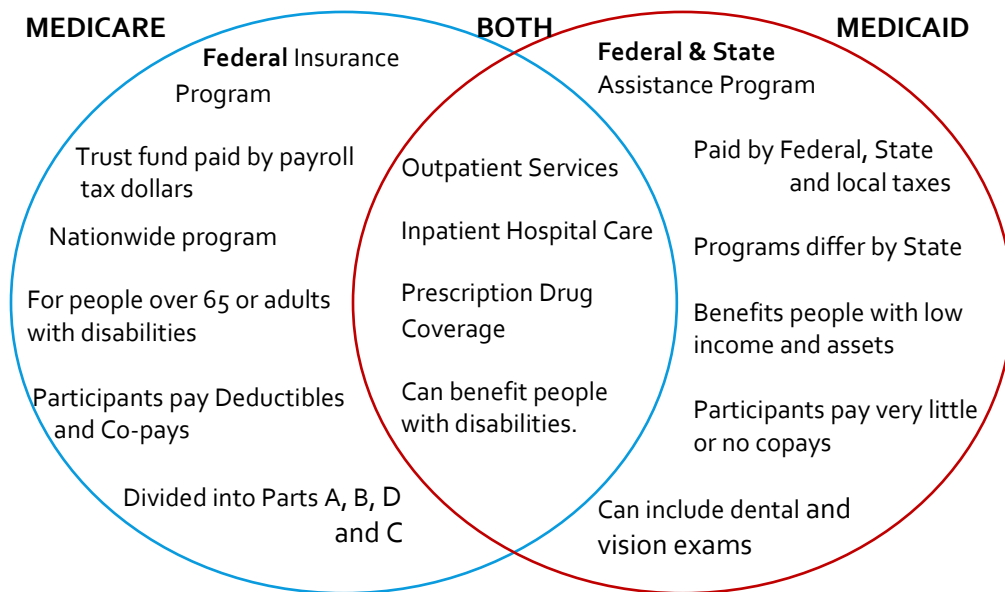
Income	\$1,694.25	\$2,229.50
**Resources	\$9,430	\$14,130

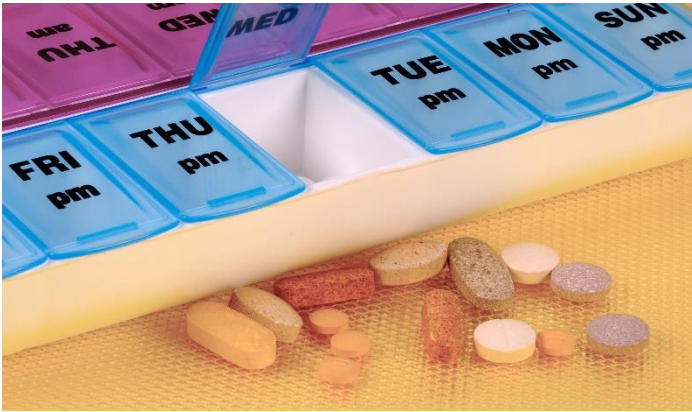
Below 150% Federal Poverty Level (new for 2024) No part D premiums or Deductibles. \$4.50 / \$11.20 copays for Rx.

Income	\$1,882.50	\$2,555.50
**Resources	\$15,720	\$31,360

**An additional \$1,500 per person could be included in asset limit if reserved for burial expenses.

Call the local Social Security office to apply. 1-866-815-2924





Wisconsin SeniorCare

Seniorcare is Wisconsin's State Pharmaceutical Assistance program that helps make prescriptions affordable for Wisconsin's seniors. Questions, call SeniorCare: **1-800-657-2038**

Qualifications:

1. Wisconsin Resident
2. Age 65 or older

Cost:



\$30 annual enrollment fee

Deductible:

Based on yearly income



Copay:

\$5 Generic \$15 Brand name

	Deductible		
Level 1	\$0	\$24,096/yr	\$32,704/yr
Level 2A	\$500	\$30,120/yr	\$40,880/yr
Level 2B	\$850	\$36,144/yr	\$49,056/yr
Level 3	Spenddown + \$850	\$36,145/yr or greater	\$49,057/yr or greater

FoodShare

FoodShare helps low-income families and individuals to purchase groceries. It is an income based federal benefit with no asset limit for those under 200% of FPL (see figures below). (Households over 200% of FPL have specific rules about net income and assets) If approved, you receive a Quest card in the mail that can be used like a debit card to buy food, wherever it is accepted. This program requires a telephone or in-person interview by the Department of Health Services.



	
\$2,430 /month	\$3,288 /month

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1-888-283-0012**



Energy Assistance

The Wisconsin Home Energy Assistance Program (WHEAP) assists Wisconsin households with income at or below 60% of the WI Median Income to reduce their energy burden. *Income Guidelines for 2023 – 2024 program year:*

	
\$2,820.67 /month	\$3,688.58 /month

Eau Claire County residents may apply during heating season, October 1 – May 15 at:
Western Dairyland
418 Wisconsin Street
Eau Claire, WI 54703
(715) 836-7511

Gather Important Information

Prepare for your Benefit Check Up

Here is a list of things you should get together before your appointment. Please bring documentation and current statements with you to your appointment.

You	Spouse	Monthly Income
\$ _____	\$ _____	Gross Social Security or Railroad Retirement benefits (before deductions)
\$ _____	\$ _____	Veterans Benefits
\$ _____	\$ _____	Pensions or annuities
\$ _____	\$ _____	Other income, including: worker's compensation, alimony, net rental income, gross wages, net self-employment income, private disability payments, or help from another person.

Value

\$ _____	\$ _____	Bank account statements including checking, savings and Certificates of Deposit,
\$ _____	\$ _____	Stocks, bonds, savings bonds, mutual funds, IRAs, or other investments
\$ _____	\$ _____	Cash at home or anywhere else
\$ _____	\$ _____	Life Insurance policies (with current cash and face values)
\$ _____	\$ _____	Burial paperwork including statement of goods and services
\$ _____	\$ _____	Real estate other than your home
\$ _____	\$ _____	Vehicles (including boats, mobile homes, motorcycles and snowmobiles)
\$ _____	\$ _____	Personal Property being held for investment purposes
\$ _____	\$ _____	Farm machinery

Amount

\$ _____	\$ _____	Housing: mortgage, rent, property taxes & homeowner's/renter's insurance
\$ _____	\$ _____	Utilities: gas, electric, telephone, water, sewer & trash
\$ _____	\$ _____	Medical insurance premiums
\$ _____	\$ _____	Medical & prescription bills

Contact Us

Please call for more information about public benefits or schedule an appointment.

ADRC of Eau Claire County
721 Oxford Avenue, Room 1130
Eau Claire, WI 54703

715.839.4735

OR:

- 1-888.338.4636
- tty: use Relay (711)
- Fax 715.839.4866

Email:

adrc@eauclairecounty.gov

Visit us on the web at:
www.eauclaireadrc.org

Assets

Expenses

Be Prepared for Your Appointment

Without accurate information about your monthly income, assets, and expenses, a full Benefit Check Up cannot be completed.

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