

**Any Wisconsin senior may be eligible for SeniorCare if:**

You are a permanent resident of Wisconsin and age 65 or older.  
There are four levels of program participation, which are dependent on your income.

LEVEL 1 - annual income is at or below \$18,384 per individual / \$24,816 per couple.

LEVEL 2A - annual income is between \$18,385 and \$22,980 per individual, or between \$24,817 and \$31,020 per couple.

LEVEL 2B - annual income is between \$22,981 and \$27,576 per individual, or between \$31,021 and \$37,224 per couple.

LEVEL 3 - annual income is above \$27,576 per individual or \$37, 224 per couple.

**SENIORCARE – PRESCRIPTION DRUG BENEFIT**

## **PSC Lifeline/Link-Up**

Includes Safelink Wireless (Free Cell Phone) @ [www.safelinkwireless.com](http://www.safelinkwireless.com)

The Public Service Commission (PSC) of Wisconsin started two programs to help residents pay for part of their phone service. "Link-Up" is a program that waives all the regulated charges associated with new service installation. "Lifeline" is a program that reduces the monthly telephone charges with matching federal and state funds.

Households that participate in ANY of the following programs are eligible:

*Wisconsin Homestead Tax Credit, W2, Medical Assistance,  
SSI, FoodShare, Energy Assistance*

## **PSC PHONE DISCOUNT PROGRAMS**

## **Supplemental Security Income and Medical Assistance Guidelines**

Medical Assistance and Supplemental Security Income are programs funded by both the state and the federal governments. SSI can raise your income to a minimum amount and MA can pay most medical costs for persons with low income.

To be eligible for SSI and MA, you must:

Be a citizen of the U.S. or documented alien, including certain duty veterans and/or legal non-citizens who have worked 40 quarters or more

Be age 65 or older, or blind or disabled AND

Have income at or below \$611.67 (individuals or couples) to be Medically Needy to receive Medical Assistance, OR have income at or below \$730.00 for an individual/\$1086.00 for a couple to be eligible to receive SSI\*\*, AND

Have no more than \$2,000 in available savings for an individual; \$3,000 for a couple.

\*\*State SSI/Categorically Needy MA level is \$813.78 individual / \$1,218.05 couples

## **SSI AND MA GUIDELINES**

## 2013 Social Security Changes

2013 COLA 1.7%

**Retirement Earnings Test Exempt Amounts:**

(under full retirement age 62-65+) \$15,120 yearly/\$1,260 month\*  
(In year Full Retirement Age Attained) \$40,080 yearly/\$3,340 month\*\*

Quarters of Coverage \$1,160

Substantial Gainful Activity (SGA) \$1,040

\*If earnings exceed the yearly limit, \$1 will be withheld from Social Security Benefits for every \$2 earned over the limit for those under full retirement age; \*\*The year one reaches their full retirement, the earnings limit is \$40,080 and benefits will be reduced \$1 for every \$3 over the limit. There are no limits on earnings beginning the month an individual attains full retirement age. Full retirement age is 65 for those born in 1937 or earlier; age 66 for those born in 1943-1954.

## **2013 SOCIAL SECURITY CHANGES**

ACCESS your connection to programs for health and nutrition

*ACCESS* is an internet tool that is a quick and easy way for people in Wisconsin to find out if they are eligible and apply for the following programs including:

FoodShare

Medicaid

Medicare Savings Programs (QMB,SLMB,SLMB+)

BadgerCare

SeniorCare and Other Prescription Drug Assistance Programs

**[WWW.ACCESS.WISCONSIN.GOV](http://WWW.ACCESS.WISCONSIN.GOV)**

## **Medicare Beneficiary Cost - 2013**

### **Part A Hospital Inpatient:**

Monthly Premium	\$441.00 for <u>uninsured</u>
Inpatient Deductible	\$1,184.00 per benefit period
Days 1 - 60	Fully paid after deductible
Co-insurance days 61-90	\$296.00
Co-ins. for life-time reserve days	\$592.00

A hospital patient is eligible for 90 days of coverage each benefit period. A benefit period begins with the first day of hospitalization and ends when patient has been out of the hospital or skilled nursing facility for 60 days. A patient who is hospitalized more than 90 days in a benefit period will draw on their 60 life-time reserve days unless he\she notifies the hospital in writing they do not wish to do so.

### **Skilled Nursing Facility: 3-Day prior hospitalization required**

Co-insurance	first 20 days	fully covered
Co-insurance	21-100 days	\$148
100 days of coverage available per benefit period for skilled nursing		

### **Part B Physician and other outpatient services**

Annual Deductible	\$147.00
Monthly Premium	\$104.90*

*\*In 2013 single beneficiaries whose annual incomes are above \$85,000 and married couples with incomes above \$170,000 will pay a higher Part B Medicare Premium.*

## **MEDICARE BENEFICIARY COST**

### **The Qualified Medicare Beneficiary Program**

The QMB Program is a plan to help pay medical costs for persons who have low income and assets but are above the Supplemental Security Income limits. For those who qualify, it can pay:

1. The Medicare Part B premium
2. The Part A and Part B Medicare deductibles
3. The 20% co-insurance for Part B

### **The Specified Low-Income Medicare Beneficiaries**

The SLMB program is a plan to help pay for Medicare Part B premiums for persons who meet the financial requirements.

### **Expanded Buy-In for Low Income Medicare Beneficiaries**

Expanded Buy-In benefits for Seniors\* were created by the BBA of 1997. Persons with incomes between 120 and 135 percent of poverty can currently qualify for this plan which also pays the Medicare Part B premium.

Group Size	QMB Limit (100% of Poverty)	SLMB Limit (120% of Poverty)	SLMB+ (QI-1) (120-135% of Poverty) *first-come, first-served	QMB & SLMB Asset Limit
1	\$977	\$1,169	\$1,312	\$7,080
2	\$1,312	\$1,571	\$1,764	\$10,620

## **QMB AND SLMB PROGRAM**

### **What is a Benefit Specialist?**

A benefit specialist is a person trained to help anyone 60 years of age or older who is having a problem with their private or government benefits. They help older persons figure out what benefits they are entitled to and tell them what they must do to receive them.

### **What do the Benefit Specialist services cost?**

There is no charge for the services but persons assisted by the program are encouraged to make a donation toward the cost of the service. All donated funds will be used to expand the service. Service will not be refused or limited in any way if a contribution is not made.

Updated 2/2013



## FOODSHARE/QUEST CARD

Could your grocery budget use a boost? Do you sometimes find it difficult to afford food required by a special diet? Could you use a little extra for your staple food items or ingredients for a special holiday meal? The USDA's food stamp program has two goals: to ensure access to adequate nutrition and to move the country's abundant food resources in support of our agricultural economy. In Wisconsin, the Food Stamp program is called FOODSHARE.

The FoodShare program is an entitlement program funded exclusively by federal tax revenues collected from taxpayers nationwide. Using your Quest Card brings federal money into the state economy to be spent in our community. This not only helps you maintain adequate nutrition, but it also helps local grocery stores and the farmers who supply us with the fruits of their labor.

If you are age 60+ or disabled, special income deductions for medical and shelter expenses are designed specifically to encourage you to participate in the program.

Effective 10/1/2012-09/30/2013: To be eligible for FoodShare/Quest Card, you must:

Have Gross Income less than 200% of the 2012 Federal Poverty Level (\$1,862 for individual/\$2,522 for couple) to qualify for a monthly food stamp benefit between \$16 and \$200 for individual/ or between \$16 and \$367 for couple.

## **FOODSHARE PROGRAM**

**Jefferson County  
Elder Benefit Specialist Program**

**Denise Grossman  
920-674-8135**

**Doug Carson  
920-674-1945**

**1541 Annex Road, Jefferson WI 53549**

**The Federal Government provides a Low Income Subsidy for people with lower income and assets to help pay for prescription drugs through Part D of Medicare.**

Full subsidy with no premium for a Part D Plan and no deductible:  
Income of under \$1,312 a month individual/\$1,764 couple and assets of under \$8,580\*  
individual/\$13,620\* couple

Partial Subsidy with low premium for a Part D Plan and \$66 deductible plus 15% co-pay  
for prescriptions:

Income of under \$1,456 a month individual/\$1,958 couple and assets of under \$13,300\*  
individual/\$26,580\* couple

\*Includes \$1,500 a person for burial expenses

**“EXTRA HELP” WITH PART D**