

Ohio Medicare Savings Programs for 2007

Financial assistance programs for people covered by Medicare

Medicaid

Medicaid pays for covered medical bills, dental bills, eyeglasses and homemaker services. Medicaid might pay all of your eligible bills or just some portion of them... it depends on your income.

Certain people covered by Medicare will qualify for full Medicaid. Others can qualify for partial Medicaid, called **spend-down**.

Medicaid Eligibility	Single	Married
Monthly income:	\$ 545	\$ 924
Total resources:	\$ 1,500	\$ 2,250

Medicaid Spend-Down

Medicaid deducts from your income amounts you pay for **covered medical expenses or health insurance**.

Spend-Down Example #1

Jane's monthly income is \$600. She pays \$100 out-of-pocket each month for covered medical costs. She qualifies each month after spending \$55 on her out-of-pocket costs. Medicaid then pays for the rest of Jane's covered medical expenses that month.*

Spend-Down Example #2

John's monthly income is \$800. Each month he pays \$205 for health insurance, leaving his net income \$50 above the Medicaid limit. However, John can qualify for spend-down by spending an additional \$50 out-of-pocket for medical expenses like doctor visits or dental work.*

* Medicare has covered prescription drugs for people who also qualify for Medicaid since January 1, 2006. Questions? Call OSHIIP at **1-800-686-1578**.

Qualified Medicare Beneficiary (QMB)

The QMB program acts like a free Medicare supplement policy. QMB pays:

- All deductibles and coinsurance that Medicare does not pay
- Medicare Part B premium (\$93.50/month in calendar year 2007)

QMB Eligibility	Single	Married
Monthly income:	\$ 837	\$ 1,120
Total resources:	\$ 4,000	\$ 6,000

Specified Low Income Medicare Beneficiary (SLMB)

The SLMB program has higher limits than QMB. Once you qualify, SLMB pays:

- Medicare Part B premium (\$93.50/month in calendar year 2007)
- Retroactive Part B premium amounts for each of the past three months

SLMB Eligibility	Single	Married
Monthly income:	\$ 1,000	\$ 1,340
Total resources:	\$ 4,000	\$ 6,000

Qualified Individual (QI)

Unlike the other programs described in this brochure, QI benefits are limited to those who apply first. QI pays the Medicare Part B premium (\$93.50/month in calendar year 2007). **PLEASE NOTE:** QI is scheduled to end October 1, 2007.

QI Eligibility	Single	Married
Monthly income:	\$ 1,123	\$ 1,505
Total resources:	\$ 4,000	\$ 6,000

Food stamps

You may qualify for assistance with groceries through the Ohio Food Stamp program. Contact the Department of Job & Family Services in your county for more information about eligibility.

Applying for benefits

The regular Medicaid application will help determine if you are eligible to receive benefits from any of these programs.

- Get the application from your county Department of Job & Family Services. Complete and return it in person or by mail.
- You may be interviewed to show that you are qualified to receive benefits. You can take someone to the interview with you.
- You can choose to appoint an **authorized representative** to go to the interview in your place. Your authorized representative can be a friend, relative, neighbor, or an OSHIP volunteer.
- You cannot be denied benefits because you are unable to go to the interview.
- If you apply only for benefits offered by QMB or SLMB you may be able to use a shorter application form. You also won't have to go to an interview.

The interview

A specialist will determine if you are eligible to receive benefits. You must bring documents to prove your identity, age, citizenship, residency, utility costs, income and assets.

Documents checklist

The documents listed below are usually required.

- Social Security card
- Driver's license or credit card
- Birth or baptismal certificate
- Rent or mortgage receipt
- Utility bills
- Social Security benefits letter
- Life insurance policy
- Medicare card
- Secondary insurance card & bill
- Unpaid medical bills
- Cost of current prescriptions
- Bank statements
- Auto title
- Deed to cemetery lot or burial plot

PLEASE NOTE: If you can't bring all your documents to the interview, you can mail them in later.

Not satisfied?

If you feel you are entitled to higher benefits, request a hearing. You may take anyone you wish with you to the hearing or appoint an authorized representative to go in your place.



Complain to:

Ohio Dept. of Job & Family Services Office of Human Resources
30 East Broad Street, 32nd floor
Columbus, Ohio 43266-0423
1-800-686-1556

Other programs: BenefitsCheckUp can help you find out if you're eligible

The Ohio Department of Aging offers **BenefitsCheckUp**, a free and confidential service that can identify a range of government assistance programs that may help to improve your quality of life. By completing a simple questionnaire, you can generate a report showing programs and services for which you qualify.

- To use BenefitsCheckUp, go to: www.benefitscheckup.org
- For help using BenefitsCheckUp, call the Elder Rights Helpline: **1-800-282-1206**
- Or email to: elderrights@age.state.oh.us

Other public agencies that can provide free help and information

For additional assistance and written information on the programs described in this brochure, please call the offices shown below.

- Ohio Medicaid hotline: **1-800-324-8680**
- Your county Department of Job & Family Services
- Ohio Department of Job & Family Services: 1-800-686-1556

Questions about this brochure? Contact OSHIIP:

- Call **1-800-686-1578**
- email oshiipmail@ins.state.oh.us

OSHIIP is a service of the Ohio Department of Insurance.