



TRESTLE

# Trestle Training Curriculum

An illustration of a hand holding a Medicare Health Insurance card. The card is white with a blue header that reads "MEDICARE HEALTH INSURANCE" and features the Medicare logo. The hand is orange and is shown from the side, holding the card. The background is a dark blue gradient.

# Medicare Overview

- ▶ **Medicare** coverage is “**earned**” when someone works and pays Medicare taxes
- ▶ Eligibility for **Medicare** begins at :
  - ▶ age 65 or
  - ▶ For younger individuals following a 24 month waiting period after being found disabled by the **Social Security Administration (SSA)**

# Parts A & B: “Original Medicare”

**Part A – Hospital Insurance.** Covers in-patient hospitalizations, very limited nursing home care, hospice, and limited home health care – **no** premium is required for Part A.

**Part B - Medical Insurance.** Covers doctor’s visits; outpatient hospital services; durable medical equipment; ambulance coverage.  
Requires a monthly premium payment; (\$135.50 in 2019) annual deductible, and co-pays.



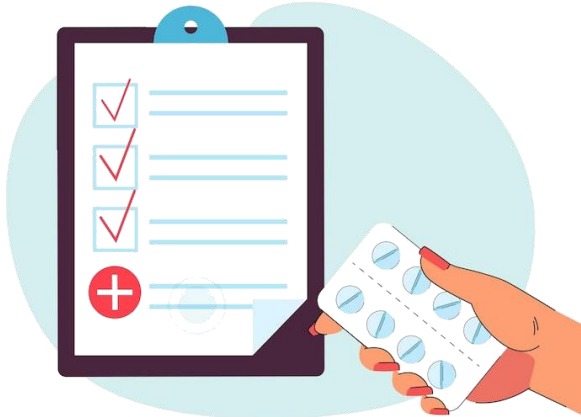
# Part C: Medicare Advantage Plans

- ▶ **MAP's** are health plans offered by a private insurer that contracts with Medicare.
- ▶ **MAP's** provide all of **Part A** and **Part B** benefits and sometimes cover **Part D** as well.
- ▶ Many **MAP's** are managed care plans.
- ▶ Some **MAP's** have no monthly cost and offer additional benefits such as dental, transportation, gym memberships, etc.



# Part D

**Part D** is an optional program that requires a separate monthly premium and covers some prescription drugs



## What do Medicare Part D plans cover?

### Medicare Part D plans cover certain prescription drugs

The federal government sets guidelines for the types of drugs Part D plans must cover

Each Part D plan decides which specific drugs it will cover and what plan members will pay

**When comparing Part D coverage, check each plan's formulary (drug list) to make sure your drugs are included.**

# Medicare: Verifications

- ▶ Birth certificate;
- ▶ Proof of marital status;
- ▶ Social Security Number;
- ▶ If under age 65, proof of receipt of Social Security Disability Insurance (SSDI) Benefits



# Medicare: Essential Information

The Social Security Administration processes Medicare applications; determines eligibility; and issues Medicare cards

- ▶ If a person is not on Social Security at age 65, they must affirmatively contact SSA and apply
- ▶ An “**Open Enrollment**” period occurs every year - (usually mid-October to early December) to apply or change Medicare coverage plans



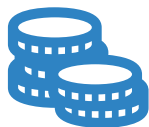
# Medicare Savings Programs

**Medicare Savings Programs** are administered by state Medicaid agencies and help low-income Medicare beneficiaries cover out-of-pocket Medicare costs

## THREE PROGRAMS:

- ▶ Qualified Medicare Beneficiary
- ▶ Special Low-Income Beneficiary
- ▶ Qualifying Individual Program

# MSP: Plan Types



## QMB

Pays for **Part A** and **Part B** premiums; **Part A** and **Part B** deductibles; and **Part A** and **Part B** co-pays



## SLMB

Pays for **Part B** premiums only



## QI

Pays for **Part B** premiums only (must re-apply every year and approvals are made on first come, first serve basis)

# MSP: Financial Eligibility

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MSP Program	Income Limits 2019	Asset Limits 2019
QMB	\$1,061 individual \$1,430 married couple	\$7,730 individual \$11,600 married couple
SLMB	\$1,269 individual \$1,711 married couple	\$7,730 individual \$11,600 married couple
QI	\$1,426 individual \$1,923 married couple	\$7,730 individual \$11,600 married couple

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# MSP: Verifications

- ▶ birth certificate;
- ▶ proof of marital status;
- ▶ Social Security Number;
- ▶ proof of gross income;
- ▶ proof of assets;
- ▶ if under age 65, proof of receipt of Social Security Disability Insurance (SSDI) Benefits



# MSP: Essential Information

Many low income Medicare beneficiaries are unaware of the **Medicare Savings Programs** – beneficiaries who access the program can save up to several hundred dollars per month to use for other essentials like rent and food.

The **Low Income Subsidy(LIS)/Extra Help** program is available to all **QMB, SLMB, and QI** beneficiaries to help cover **Part D** premiums, deductibles, and co-pays.



# Social Security Disability Insurance Benefits (SSDI)

These benefits are for workers who become disabled before they reach retirement age. You must meet strict disability criteria to qualify. Once found eligible, you get a monthly check based on your work history and how much you paid into the SSA trust fund through payroll taxes

# SSDI: Eligibility Criteria

- ▶ A work history that paid payroll taxes;
- ▶ medical impairments (physical, mental, or both) that meet the disability criteria of the SSA;
- ▶ under age 66
- ▶ Auxiliary benefits may be available to a disabled worker's spouse and dependent children



# SSDI: Verifications

- ▶ birth certificate;
- ▶ Social Security Number;
- ▶ proof of marital status;
- ▶ birth certificates of minor children if any;
- ▶ list of doctors and medications to prove disability (SSA will help collect medical records);



# Supplemental Security Income Benefits (SSI)

**These benefits are available for:**

disabled people (including children) under the age of 65, and very low income people age 65 and older

**SSI** uses the same disability criteria as SSDI, but it is a needs based program for very low income people who have no work history or a minimal work history

# SSI: Eligibility Criteria

- ▶ Disabled and age 65+ applicants:
- ▶ Monthly income must be below the Federal Benefit Rate (\$771 in 2019) or below the supplement that some states choose to make to the FBR;
- ▶ assets below \$2,000;
- ▶ US citizen or certain lawful status
- ▶ Disabled applicants must have medical impairments (physical, mental, or both) that meet the disability criteria of the SSA

# SSI: Verifications

- ▶ birth certificate;
- ▶ Social Security Number;
- ▶ Proof of gross income;
- ▶ Proof of assets;
- ▶ list of doctors and medications to prove disability (SSA will help collect medical records);



# Medicaid

**Medicaid** is a public insurance program that provides health coverage to low-income families and individuals, including children, parents, pregnant women, seniors, and people with disabilities. Each state operates its own Medicaid program within federal guidelines, but has a great deal of flexibility to design their own programs.



## Medicaid



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# Expansion vs. Non-Expansion States

- ▶ Under the Affordable Care Act, states were given the option to expand Medicaid eligibility to non-disabled, low-income adults under age 65.
- ▶ **41 states** have expanded Medicaid to date
- ▶ The income limit for all applicants under the **age of 65** was increased to **133%** of the federal poverty limit (\$1,438 in 2019)
- ▶ The income limit for age 65+ applicants remains at **100%** of the federal poverty limit (\$1,041 in 2019)

# Medicaid: Verifications

- ▶ Birth certificate;
- ▶ Social Security Number;
- ▶ Proof of income;
- ▶ Proof of Assets (there is a \$2,000 asset limit for age 65 or older)



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# Supplemental Nutrition Assistance Program (SNAP)

**SNAP** benefits allow low income individuals and families to purchase nutritious food. The amount of

**SNAP** someone is eligible for is based on their income and certain expenses.



# SNAP: Verifications

- ▶ Birth certificate;
- ▶ Social Security Number;
- ▶ Proof of gross income;
- ▶ Proof of assets



**USDA**

**Supplemental  
Nutrition  
Assistance  
Program**



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Program

# SNAP: Eligibility Criteria

- Household composition;
- Gross income;
- Asset limit: \$2250 or \$3500 for disabled or elderly household

*Seniors **age 60+** may be able to deduct excess medical and shelter expenses to receive a higher monthly amount of benefits*

# Veteran's Pension Benefits and Aid and Attendance Benefits

The Veteran's Administration (VA) helps low-income Veterans and their families by providing a cash benefit based upon economic need including additional benefits for those that need assistance with daily activities or are homebound



# VA Pension: Eligibility Criteria

- ▶ Age 65 or older, AND
- ▶ Totally and permanently disabled AND
- ▶ Served in the armed forces for at least 90 days of active duty service, AND
- ▶ Have an honorable or general discharge, AND
- ▶ Served at least one day during a wartime period



# VA Pension: Wartime Periods

- ▶ **The VA recognizes the following wartime periods:**
- ▶ **Mexican Border Period** (May 9, 1916 – April 5, 1917 for Veterans who served in Mexico, on its borders, or adjacent waters)
- ▶ **World War I** (April 6, 1917 – November 11, 1918)
- ▶ **World War II** (December 7, 1941 – December 31, 1946)
- ▶ **Korean conflict** (June 27, 1950 – January 31, 1955)
- ▶ **Vietnam era** (February 28, 1961 – May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 – May 7, 1975)
- ▶ **Gulf War** (August 2, 1990 – through a future date to be set by law or Presidential Proclamation)