

## Counselor Job Aid Pennsylvania Income Reference Guide February 2018



Program	Monthly Income	Resources	Eligibility Requirements	How It Helps
PACENET Single Married	Less than <b>\$1,958 (\$23,500/yr)</b> \$2,625 (\$31,500/yr)	N/A	Not enrolled in Medicaid's prescription benefit.  Resident of PA for at least 90 days	Beneficiary pays no more than \$8 generic/\$15 brand for Rx drugs Coverage through the coverage gap
PACE Single Married	Less than <b>\$1,208 (\$14,500/yr)</b> \$1,475 (\$17,700/yr)	N/A		Beneficiary pays no more than \$6 generic/\$9 brand for Rx drugs Coverage through the coverage gap
LIS Single Married	\$1,518 (\$18,210/yr) \$2,058 (\$24,696/yr)	<b>\$14,100</b> \$28,150	Enrolled in Medicare Rx Drug (Part D) plan Note: Can change Part D/Part C plans anytime when eligible for any level of subsidy (LIS/MSP)	Beneficiary pays \$1.25 or \$3.35 (generics), \$3.70 or \$8.35 (brand). Those with partial LIS pay 15% co-insurance. \$0 for people receiving Medicaid Long term care services.
MSP/Medicaid  QDWI Single Married	\$2,024 (\$24,288/yr)* \$2,744 (\$32,928/yr)*	\$4,000 \$6,000	With any MSP, deemed eligible for LIS & can change Part D anytime Working disabled under 65, lost premium free Part A when returned to work Not otherwise eligible for Medicaid	Pays Medicare Part A premium
<b>QI-1</b> Single Married	Less than 135% FPL <b>\$1,366 (\$16,392/yr)</b> \$1,852 (\$22,224/yr)	Less than <b>\$7,560</b> \$11,340	Enrolled in Medicare Can have PACE/PACENET and/or LIS	Pays Medicare Part B premium Congress votes on whether to continue each year
SLMB Single Married	Less than 120% FPL <b>\$1,214 (\$14,568/yr)</b> \$1,646 (\$19,752/yr)	Less than <b>\$7,560</b> \$11,340	Enrolled in Medicare Can have PACE/PACENET and/or LIS	Pays Medicare Part B premium
<b>QMB Single</b> Married	Less than 100% \$1,012 (\$12,144/yr) \$1,372 (\$16,464/yr)	Less than <b>\$7,560</b> \$11,340	Enrolled in Medicare Can have PACE/PACENET and LIS Will have a Medical Assistance/ACCESS card	Pays for full Medicaid benefits Pays Medicare premiums, deductibles, co=payments and co-insurances No Rx, vision, dental coverage
<b>QMB Plus</b> <b>Single</b> Married	Less than 100% FPL <b>\$1,012 (\$12,144/yr)</b> \$1,372 (\$16,464/yr)	<b>\$2,000</b> \$3,000	Enrolled in Medicare Cannot have PACE/PACENET, will have LIS Will have a Medical Assistance/ACCESS card	Pays for full Medicaid benefits Pays Medicare premiums, deductibles, co-payments and co-insurances Covers Rx, vision, dental

## **Program Eligibility: What's Counted?**

Income				
Examples of income <b>counted</b> when determining eligibility include:	<ul> <li>Examples of income <b>not counted</b> include:</li> <li>Temporary Assistance for Needy Families (TANF) benefits</li> <li>Supplemental Security Income (SSI)</li> <li>Supplemental Nutrition Assistance Program (SNAP) benefits</li> </ul>			
<ul> <li>Social Security</li> <li>Veterans' Benefits</li> <li>Pensions</li> <li>Spouse's income if living with him/her</li> </ul>	<ul> <li>Low Income Home Energy Assistance Program (LIHEAP) benefits</li> <li>Foster Care payments</li> <li>Certain housing or utility subsidies</li> <li>Weatherization Payments</li> </ul>			
Resources				
Examples of resources <b>counted</b> when determining eligibility include:	Examples of resources <b>not counted</b> :			
<ul> <li>Cash</li> <li>Checking accounts</li> <li>Savings accounts and certificates</li> <li>Christmas or vacation clubs</li> <li>Stocks and bonds</li> <li>Some trust funds</li> <li>Life insurance</li> <li>Vehicles</li> <li>Revocable burial funds</li> <li>Non-resident property</li> </ul>	<ul> <li>Your home</li> <li>Revocable and irrevocable burial reserves subject to specified limits</li> <li>Burial space and marker</li> <li>One motor vehicle</li> </ul>			

LIS = Low-income Subsidy/Extra Help, MSP = Medicare Savings Programs, Medicaid = Medical Assistance/Healthy Horizons, QDWI = Qualified Disabled and Working Individual, QI-1 = Qualified Individual, SLMB = Specified Low-Income Medicare Beneficiary, QMB = Qualified Medicare Beneficiary,

**Note:** Annual eligibility limits are rounded up and do not include income that is disregarded when determining eligibility.

\*QDWI -While the income limits are based on 200% of the Federal Poverty Level, there are earned income exclusions. The QDWI Program does not count half of the income earned from working, therefore, income may be higher than 200% FPL.

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