

Program	Income	Resources	Eligibility Requirements	How It Helps
<b>PACE</b>  Single Married	Less than \$1,208 (\$14,500/yr) \$1,475 (\$17,700/yr)	N/A	Age 65 or older Not enrolled in Medicaid PA resident for at least 90 days  <b>Looks at prior year's income</b> <b>Part B premium excluded</b>	Beneficiary pays no more than \$6 generic/\$9 brand for prescriptions  Help towards Part C/D premium One time SEP per year Help with Part D penalty
<b>PACENET</b>  Single Married	Less than \$2,792 (\$33,500/yr) \$3,458 (\$41,500/yr)	N/A	<i>How to apply:</i> <a href="https://pacecares.primetherapeutics.com">https://pacecares.primetherapeutics.com</a>  1-800-225-7223	Beneficiary pays no more than \$8 generic/\$15 brand for prescriptions  One time SEP per year Help with Part D penalty
<b>LIS/Extra Help</b>  Single Married	Less than 150% FPL + \$20*  \$1,976 (\$23,715/yr) \$2,664 (\$31,965/yr)	Less than  \$17,600** \$35,130**	Must be enrolled in or eligible for Medicare Part D  <i>How to apply:</i> <a href="https://www.ssa.gov/benefits/medicare/prescriptionhelp/">https://www.ssa.gov/benefits/medicare/prescriptionhelp/</a>  Social Security: 1-800-772-1213 The Clearinghouse: 800-955-0989	<u>Full Extra Help with QMB Plus</u> \$1.60/generic or \$ 4.80/brand  <u>Full Extra Help – Non QMB Plus</u> \$4.90/generic or \$ 12.15/brand  *\$0 copay for people receiving Medicaid Long Term Care Services.  Help towards Part C/D premium  Can drop Advantage Plan or change drug plan monthly using SEP  Eliminates Part D penalty

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<b>MSP/Medicaid</b> <b>QI-1</b> <b>(a.k.a. Buy-In)</b>  Single Married	Less than 135% FPL + \$20*  \$1,781 (\$21,368/yr) \$2,399 (\$28,793/yr)	Less than  \$9,660 \$14,470	Enrolled in Medicare Will automatically receive LIS Can have PACE/PACENET  <i>How to apply:</i> www.compass.state.pa.us PA 600M The Clearinghouse: 800-955-0989	Pays Medicare Part B premium  Retroactive benefits up to 3 months  Congress votes on whether reauthorize each year  Eliminates Part B penalty
<b>SLMB</b> <b>(a.k.a. Buy-In)</b>  Single Married	Less than 120% FPL + \$20*  \$1,585 (\$19,020/yr) \$2,135 (\$25,620/yr)	Less than  \$9,660 \$14,470	Enrolled in Medicare Will automatically receive LIS Can have PACE/PACENET  <i>How to apply:</i> www.compass.state.pa.us PA 600M The Clearinghouse: 800-955-0989	Pays Medicare Part B premium  Retroactive benefits up to 3 months  Eliminates Part B penalty
<b>QMB</b> <b>(a.k.a. Healthy Horizons)</b>  Single Married	Less than 100% FPL + \$20*  \$1,324 (\$15,890/yr) \$1,783 (\$21,390/yr)	Less than  \$9,660 \$14,470	Enrolled in Medicare Will automatically receive LIS Can have PACE/PACENET  <i>How to apply:</i> www.compass.state.pa.us PA 600M The Clearinghouse: 800-955-0989	Pays Medicare Part A/B premiums Pays Medicare deductibles and co-insurances  No Rx, vision, dental coverage  Eliminates Part A/B penalties
<b>QMB Plus</b> <b>(a.k.a. Healthy Horizons)</b>  Single Married	Less than 100% FPL + \$20*  \$1,324 (\$15,890/yr) \$1,783 (\$21,390/yr)	Less than  \$2,000 \$3,000	Enrolled in Medicare Will automatically receive LIS <b>Cannot</b> have PACE/PACENET  <i>How to apply:</i> www.compass.state.pa.us PA 600M The Clearinghouse: 800-955-0989	Pays for full Medicaid benefits Pays Medicare Part A/B premiums Pays Medicare deductibles and co-insurances Limited Rx, vision, dental  Eliminates Part A/B penalties  Full Dual Eligible Will be enrolled in Community Health Choices with one of three Managed Care Organizations.

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<b>Medical Assistance for Workers with Disabilities (MAWD)</b>	Less than 250% FPL FPL + \$20*  \$3,280 (\$39,365/yr) \$4,426 (\$53,115/yr)  *Those on MAWD for 12+ months may qualify for Workers with Job Success (WJS) if their income goes above the MAWD limit.	Less than  \$10,000 for single and married	Ages 16-64 Meet SSA's definition of disabled Be working and earning income  How to Apply: PA 600WD <a href="http://www.compass.state.pa.us">www.compass.state.pa.us</a> The Clearinghouse: 800-955-0989	Pay 5% of income to receive Medical Assistance - pays Medicare deductibles and co-insurances Receives Extra Help automatically Enrolled in Community Health Choices  <b>Must qualify at SLMB level or below for Part B to be paid for.</b>

**Deductions:**

*\*Includes \$20 = Amount of the Monthly Unearned Income Disregard; Income rounded to the nearest whole dollar*

*\*\*Includes \$1,500 /person burial allowance*

**Earned Income (wages) deduction for Extra Help & MSP:**

Subtract \$65 from gross monthly wages. Divide that amount by two. Result is countable income.

## Program Eligibility: What's Counted?

<b>Income</b>	
<p>Examples of income <b>counted</b> when determining eligibility include:</p> <ul style="list-style-type: none"> <li>• Wages (certain deductions are allowed)</li> <li>• Interest</li> <li>• Dividends</li> <li>• Social Security</li> <li>• Veterans' Benefits</li> <li>• Pensions</li> <li>• Spouse's income if living with him/her</li> </ul>	<p>Examples of income <b>not counted</b> include:</p> <ul style="list-style-type: none"> <li>• Temporary Assistance for Needy Families (TANF) benefits</li> <li>• Supplemental Security Income (SSI)</li> <li>• Supplemental Nutrition Assistance Program (SNAP) benefits</li> <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>
<b>Resources</b>	
<p>Examples of resources <b>counted</b> when determining eligibility include:</p> <ul style="list-style-type: none"> <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>	<p>Examples of resources <b>not counted</b>:</p> <ul style="list-style-type: none"> <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>

*PACE/PACENET Income Levels Source:* <https://www.pa.gov/services/aging/apply-for-the-pharmaceutical-assistance-contract-for-the-elderly.html>

*LIS Resource Limits:* <https://www.cms.gov/files/document/lis-memo.pdf>

*MSP Resource Limits:* <https://www.medicaid.gov/federal-policy-guidance/downloads/cib11152024.pdf>

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