

## ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
Federal Poverty Guidelines  Individual  Couple	  \$ 907.05 (\$10,890 per year)  \$1225.83 (\$14,710 per year)		  Change effective: January 20, 2011
Qualified Medicare Beneficiary Program (QMB)  Individual Couple	(Apply \$20 income disregard)  \$ 928 \$1,246	  \$8,180 \$13,020	Pays Medicare Part A and B premiums, co-payments, and deductibles.  Next expected change: 3/1/12  *See note at bottom of page
Special Low-Income Medicare Beneficiary Program (SLMB)  I Individual Couple  II Individual Couple	(Apply \$20 income disregard)  \$ 928 - \$1,109 \$1,246 - \$1,491  \$1,109 - \$1,246 \$1,491 - \$1,675	  \$8,180 \$13,020  \$8,180 \$13,020	Similar to QMB but pays only the Part B premium.  Next expected change: 3/1/12  *See note at bottom of page
Maryland Primary Adult Care (PAC) Program  Individual Couple	(After applying exclusions and disregards)  \$1,053 (new) \$1,422 (new)	No asset test	For Marylanders ages 19-64, who do not qualify for Medicare, PAC provides free primary care doctor visits, free mental health visits (psychiatric or counseling), and low-cost or free prescription drugs. PAC will cover some substance abuse, mostly outpatient. PAC only covers initial emergency room fee or co-pay. <b>Does not cover diagnosis, treatment or other emergency room costs. Does not cover hospital stays, ER visits, or specialty care.</b>  Call 1-800-226-2142 (toll-free) for application & information.  Effective March 31, 2011
*Note: \$20 may be subtracted from the individual's or couple's gross income; if the \$20 subtraction reduces the income to the number listed on the chart, then the individual or couple probably qualifies for the benefit.			

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Supplemental Security Income (SSI)	(Apply \$20 income disregard)		New Benefit: Effective 2/27/10 SSA has started a Compassionate Allowance Initiative for individuals with early-onset (younger-onset) Alzheimer's disease. This benefit is for early-onset (younger-onset) Alzheimer's disease and related dementias for those generally diagnosed under the age of 65 years old. It does not affect those who are currently receiving full Social Security retirement benefits. This will also affect people with Frontotemporal dementia (FTD), Pick's disease, Creutzfeldt-Jakob disease, mixed-dementia and primary progressive aphasia. *When asked by the SSA claims representative what the disabling condition is, the applicant must specify "early-onset Alzheimer's disease."
Individual	\$674	\$2,000	It is <b>strongly recommended</b> that applicants apply in person at their local SSA office. You will need to submit an application and other documents at your local office. The Alzheimer's Association has prepared a checklist to assist individuals with the application process. See checklist at: <a href="http://www.alz.org/documents/national/SSDI_checklist.pdf">http://www.alz.org/documents/national/SSDI_checklist.pdf</a>  The applicant should apply for SSDI as well if they are receiving early retirement benefits because they may become eligible for Medicare before they turn 65.  <b>*See note on previous page</b>
Couple	\$1,011 (There will be no COLA increase in 2011; therefore, no changes)	\$3,000	
Medicare Part D (Prescription Drug) Low-Income Subsidy (EXTRA HELP)	<i>If your income is less than:</i>	<i>Owned resources does not exceed:</i>	This financial assistance is only for Medicare beneficiaries who have a Medicare D prescription drug plan. Benefits vary depending on income level; assistance may help with cost of premiums, deductibles, co-pays.
<b>Level One</b>			You will automatically receive EXTRA HELP if you have Medical Assistance, QMB, SLMB, or SSI; no need to apply.  Apply through Social Security Administration (1-800-772-1213 or <a href="http://www.ssa.gov">www.ssa.gov</a> ) or Local Department of Social Services.  <b>NOTE:</b> <b>To get a monthly figure for monthly income level, divide by 12.</b>  <b>*See note at bottom of page</b>
Individual	\$10, 890 a year	\$ 8,180	
Couple (100% poverty & below)	\$14,710 a year ("full subsidy")	\$13,020	
<b>Level Two</b>			
Individual		\$8,180	
Couple (up to 135% poverty)	\$14, 701.50 a year \$19, 858.50 a year	\$13,020	
<b>Level Three</b>			
Individual		\$12,640	
Couple (up to 150% poverty)	\$16, 335 a year \$22, 065 a year	\$25,260	

Note: Annual asset figures, provided by Centers for Medicare and Medicaid, include \$1,500 (for one person) or \$3,000 (for a couple) for funeral/burial, if beneficiary indicates the need to use some of his/her assets for that purpose. Funeral/burial funds are included in the new asset limits for the QMB/SLMB program.

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State of Maryland Senior Prescription Drug Assistance Program (SPDAP)  Individual  Couple  Individual Couple	  <b>\$32,670/yr.&gt;</b>  <b>\$44,130/yr.&gt;</b> <b>Effective 3/31/11</b>  \$10,830 \$14,570	  No test  No test  No test No test	<p>For persons enrolled in a Medicare Prescription or Medicare Advantage Prescription Drug plan AND have a household income at or below 300% of federal poverty guidelines, <b>SPDAP pays up to \$35 per month ( or \$420 annually) toward the cost of the premium for their chosen plan. All plans are participating in the \$35 premium.</b> This does not apply to individuals who are 100% Low Income Subsidy (LIS) or eligible for full federal EXTRA HELP as determined by the Social Security Administration. Proof of 6 months MD residency is required.</p> <p><b>Drug manufacturers will provide a 50% discount of the negotiated price of brand name drugs (excluding fees) for individuals in the coverage gap.</b></p> <p><b>As of 1/1/11, SPDAP started providing a 95% subsidy to member's total drug costs while in the "donut hole or coverage gap" for those who participate in a PDP or MA-PDS that have contracted with SPDAP. This will be in effect after the federal discount. There will be a 5% coinsurance obligation. Not all Medicare Prescription or Medicare Advantage Plans are participating in the coverage gap subsidy.</b></p> <p>For further information or applications, call 1-800-551-5995 or go to <a href="http://www.marylandspdap.com">www.marylandspdap.com</a></p>
Maryland Energy Assistance Program (MEAP)  Individual Couple	  <b>\$1,588.12 new</b> <b>\$2,145.20 new</b> (represents 175% of poverty level)	  No test No test	<p>Provides eligible low-income Marylanders assistance with home heating bills; EUSP assists with electric bills.</p> <p>Only one application is required for both MEAP and EUSP. Both programs are administered by the Office of Home Energy Programs (OHEP), DHR.</p>
Electric Universal Service Program (EUSP)  Individual Couple	  <b>\$1,588.12 (new)</b> <b>\$2,145.20 (new)</b> (represents 175% of poverty level)	  No test No test	<p><b>Effective: 7/1/11</b></p>

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Food Supplement Program (formerly Food Stamp Program)			A household's first <b>\$142</b> per month is not counted in determining eligibility; household vehicles are not counted; there are also medical and housing deductions.
Individual	\$903	\$3,000	Persons 60 and over (and their spouses) who are unable to purchase and prepare their own meals due to a disability, and who live and eat with others in a household whose combined income does not exceed 165% of the poverty level, <i>may</i> be considered a separate household.  <b>Effective: 1/20/11</b>
Couple	\$1,215 (net income)	\$3,000	
Medical Assistance (Medicaid)			Requires documentation of disability; individuals can "spend down" to this income level to be eligible.
Individual	\$350	\$2,500	
Couple	\$392	\$3,000	
Medicaid Waiver for Older Adults			Assisted living and in-home services for individuals age 50 and older who meet Medicaid institutional eligibility rules; additional medical, financial, and technical eligibility requirements apply.  <b>Next expected change: 3/1/12</b>
	<b>\$2,022</b> (represents 300% of SSI)	\$2,000	
Senior Care Program			Case managed, in-home services program for individuals 65 and older.
Individual	<b>\$2637 (new)</b>	\$11,000 \$14,000	<b>Next expected change: 7/1/12</b>
Couple	<b>\$3448 (new)</b>		
Senior Assisted Living Group Home Subsidy Program			Provides financial assistance for a limited number of eligible Assisted Living Group Home residents age 62 or older.  <b>Next expected change: 7/1/12</b>
Individual	<b>\$2,637 (new)</b>	\$11,000 \$14,000	
Couple	<b>\$3,448 (new)</b>		
Congregate Housing Services Program (CHSP) Subsidy			Provides financial assistance for a limited number of Congregate Housing residents in selected sites for individuals 62 and older whose net monthly income is insufficient to pay the full monthly fee for Congregate Housing Services.  <b>Next expected change: 7/1/12</b>
Individual	<b>\$2,637 (new)</b>	\$27,375 \$35,587	
Couple	<b>\$3,448 (new)</b>		

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<p>Accessible Homes for Seniors</p> <p>Individual</p> <p>Couple</p>	<p><b>\$57,960 per yr.</b> (Washington MSA – Calvert, Charles, Frederick, Montgomery, &amp; Prince George's Counties)</p> <p><b>\$46,032 per yr.</b> (all other jurisdictions)</p> <p><b>\$66,240 per yr.</b> (Washington MSA)</p> <p><b>\$52,608 per yr.</b> (all other jurisdictions)</p>	<p>No test</p> <p>No test</p>	<p>Provides zero-interest loans to modify a home space for senior (age 55 or older) living. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home.</p> <p>If the senior resides in the home of a relative, eligibility is based on the owner's income.</p> <p>This program is a joint initiative of the MD Dept. of Housing &amp; Community Development and the MD Dept. of Aging. Application available by calling 800-756-0119 or at <a href="http://www.mdhousing.org">www.mdhousing.org</a>.</p>
<p>Employed Individuals with Disabilities (EID) Program</p> <p>Individual</p> <p>Couple</p>	<p>(Approximate countable income per month)</p> <p>Up to \$2,722</p> <p>Up to \$3,677</p> <p>(represents 300% of poverty level)</p>	<p>Less than \$10,000 in countable resources</p> <p>Note: 401(k), and 403(b) retirement accounts, Pension plans, and Keogh plans are not counted towards the \$10,000 asset limit</p>	<p>The EID Program provides health insurance for qualified employed persons ages 18-64 who are disabled. Persons with private health insurance or Medicare may still qualify for EID. Participants may be required to pay a monthly premium from \$0 - \$55, depending on income.</p> <p>The EID Program is funded by the Maryland Medical Assistance Program (DHMH). Certain income and assets that count for other Medical Assistance programs do not count toward EID income limits.</p> <p>The MD Dept. of Disabilities (MDOD) partners with DHMH to promote the program. See <a href="http://www.mdod.state.md.us">www.mdod.state.md.us</a>.</p> <p>Call MDOD at 443-514-5034 or 1-800- 637-4113 for assistance with/ likelihood of eligibility and completion of application by telephone.</p> <p>Next expected change: 3/1/12</p>
<p>Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards</p>	<p>For spouse in the community:</p> <p>Basic Maintenance and Shelter Allowance</p>	<p>For spouse in the nursing home: \$2,500</p> <p>Minimum</p>	<p>Refers to protection of some of the income and assets of a spouse remaining in the community when the other spouse has entered a nursing home.</p> <p>All non-exempt assets (savings and checking accounts, stocks, bonds, etc.) owned by either spouse, jointly or separately, are</p>

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	\$1,822 (no change in 2011)  Maximum Maintenance and Shelter Allowance \$2,739  (no change in 2011)	Community Spouse's Asset Share \$21,912  Maximum Community Spouse's Asset Share: \$109,560 (no change in 2011)	pooled as of date nursing home spouse enters the nursing home. Effective 1/1/09, the community spouse may keep \$21,912 or ½ the assets, whichever is greater, but not more than \$109,560. The couple's remaining assets are used to pay for nursing home care or other expenses, until the nursing home spouse's assets reach the Medicaid eligibility level of \$2500. The community spouse's income will be evaluated to determine how much, if any, of the nursing home spouse's monthly income can be allowed for the community spouse's monthly maintenance allowance. Call 410-767-5800 or 1-800-492-5231 for questions on any aspect of the eligibility determination process.
2011 State of Maryland Homeowners' Property Tax Credit Program	Plan is based on relationship between property taxes and income; combined gross household income cannot exceed \$60,000. For application, with further explanation, call 410-767-4433 (Balto. metro area) or 1-800-944-7403 (other areas) or see <a href="http://www.dat.state.md.us">www.dat.state.md.us</a> .	Net worth is less than \$200,000 (excluding property on which you are seeking credit and cash value of IRAs or qualified retirement savings plans).	Allows a credit against the homeowner's 2010 property tax bill if property taxes exceed a fixed percentage of the person's gross income.  No age restrictions.  Credit applicable only to dwelling which is your permanent residence.  <b>Apply no later than 09/01/11. Homeowners age 70 and older, who have not applied for the program previously, should call 410 767-4433 or 1-800-944-7403.</b>
2011 State of Maryland Renters' Tax Credit Program	Plan is based on relationship between rent and income.  For application, with further explanation, call 410-767-4433 (Balto. metro area) or 1-800-944-7403 (other areas) or see <a href="http://www.dat.state.md.us">www.dat.state.md.us</a> .	Net worth is less than \$200,000	Provides tax credit up to \$750 a year for renters who meet certain requirements on rent paid in calendar year 2010.  For persons age 60 and over, persons who are 100% disabled, or persons under age 60, not in subsidized housing, who have one or more dependents under age 18 in their home.  <b>Apply no later than 9/1/11.</b>

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<p>Weatherization Assistance Program (WAP)</p> <p>Individual Couple</p>	<p><b>\$2,520 (new)</b> <b>\$3,296 (new)</b> (represents 200% of poverty level)</p>	<p>No test No test</p>	<p>Operated by the Maryland Department of Housing and Community Development, WAP enables low-income households to reduce home energy consumption and maintenance costs through installation of energy-conserving materials.</p> <p>Examples of improvements: health and safety items, hot water system, lighting retrofit, insulation, furnace cleaning.</p> <p>Priority is given to low-income homeowners who are elderly, disabled, have families with children, and/or have the highest energy consumption. Eligible renters may also apply.</p> <p>Apply through your local energy assistance office or through Maryland Energy Assistance Program. Call 1-800-352-1446 or 1-800-638-7781. You can also apply through your local weatherization agency, local government, community action agency or local non-profit.</p>