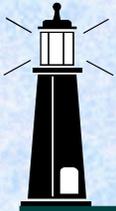


Coordination with Other Programs

State Health Insurance Assistance Programs

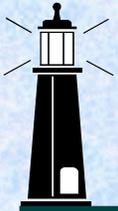
Numerous benefit programs are available to the low-income elderly. This module will give you confidence in your decisions. You may



State and Local Programs

State Health Insurance Assistance Programs

- Funding under Title III of Older Americans Act provides each State with money for programs aimed at persons aged 60 and over
- Each State has its own unique programs
- Check with your State Department on Aging, or the Area Agency on Aging for more information



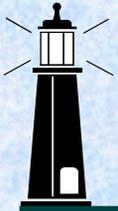
Health-Related Assistance

State Health Insurance Assistance Programs

- Pre-employment health insurance
- Health insurance for
- Free health insurance
- Disability health insurance
- Free health insurance
- Income-related health insurance
- Federal health insurance



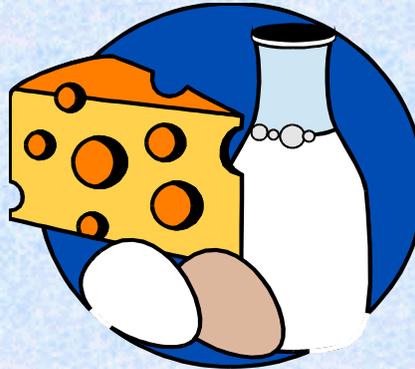
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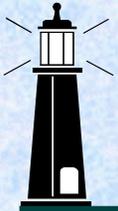


Nutrition and Food Assistance

State Health Insurance Assistance Programs

- Food Stamps
- Nutrition Program for the Elderly (NPE)

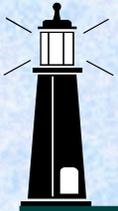




Energy and Housing Assistance

State Health Insurance Assistance Programs

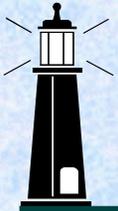
- Low-Income Home Energy Assistance Program (LIHEAP)
- Government-Assisted Housing



Supplemental Income

State Health Insurance Assistance Programs

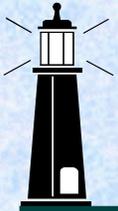
- Earned Income Tax Credit
- Supplemental Security Income (SSI)
- Veteran's Benefits



Recognizing Potential Eligibility

State Health Insurance Assistance Programs

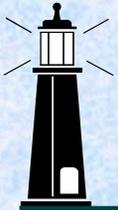
- Closely examine individual's background and needs
- **Listen carefully**
- Always keep in mind that dual eligibles may have limited income which makes them likely candidates for other forms of assistance



Dual Eligible Programs and Managed Care

State Health Insurance Assistance Programs

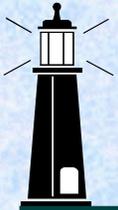
- Medicare beneficiaries enrolled in fee-for-service
 - Beneficiaries may be able or required to enroll for dual eligible benefits
 - The value of the benefit does not change
 - Eligibles must choose health plan or they may be enrolled automatically



Dual Eligible Programs and Managed Care

State Health Insurance Assistance Programs

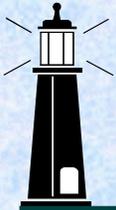
- Medicare beneficiaries enrolled in Medicare managed care
 - Beneficiaries may be able or required to enroll for dual eligible benefits
 - The value of the benefit changes
 - Eligibles must choose health plan or they may be enrolled automatically



QMB and Medicare Supplemental Insurance

State Health Insurance Assistance Programs

- For QMB beneficiaries, the cost of supplemental coverage generally exceeds the value of the benefits they would receive
- Supplemental coverage may be suspended for up to 24 months, or 2 years
- Supplemental coverage is reinstated if individual becomes ineligible for QMB



SLMB, QI and Supplemental Coverage

State Health Insurance Assistance Programs

- Those with SLMB and QI benefits should consider purchasing supplemental coverage, if they are able to afford the premiums
- SLMB and QI only pays for Medicare Part B premium
- Additional coverage may be needed to cover Medicare Part A and Part B deductibles and coinsurance