

## Medicare Savings Programs - Screening Tool for Professionals

Complete the following information to find out if an individual may qualify for the Medicare Savings Programs. This is just a screening tool. Each state has specific income and resource criteria for enrollment. Prior to beginning the screening, please inform the individual of the following: *“This is a preliminary, **voluntary** screening to see if you might be eligible for State programs that are part of the medical assistance program that help pay Medicare expenses. It is not an application for these programs. The information you provide will assist us in determining if you may be eligible for these programs. We will **not** be maintaining a permanent record of the financial data that you provide, nor will we use the data in any other way.”*

<b>Step 1 Resource Section</b>									
Indicate the value of the property that belongs to applicant and/or spouse. If jointly owned, place under “joint.” Do not include up to \$1,500 if it has been set aside for burial expense.				Applicant		Spouse		Joint	
1	Checking Account	1a		1b		1c			
2	Savings Account	2a		2b		2c			
3	Certificate(s) of Deposit	3a		3b		3c			
4	Stocks or Bonds	4a		4b		4c			
5	Money in Trust Funds	5a		5b		5c			
6	A Second Car Value _____ – (Minus) Amount Owed _____ =	6a		6b		6c			
7	A Second Home Value _____ – (Minus) Amount Owed _____ =	7a		7b		7c			
8	Other Real Property (land, buildings, etc.)	8a		8b		8c			
9	Add all resources (1 through 8).	9a		9b		9c			
10	Resources for Applicant. Add amount in 9a _____ + amount in 9c _____ =	10a							
11	Resources for Spouse Amount in 9b _____ =				11b				
12	Resources for Couple Add amount in 9a _____ + 9b _____ + 9c _____ =							12c	

If total resources are more than \$4000 for single applicant or \$6000 for a couple, it is not likely that the individual qualifies for one of the Medicare Savings Programs.

<b>Step 2 Income Section</b>								
Indicate the monthly amounts of income that applicant and/or spouse receives.				Applicant		Spouse		
1.	Total Monthly Gross Earnings	1a		1b				
2.	Add amount in 1a _____ + amount in 1b _____ =	2a						
3.	Subtract \$65.00 from amount in 2a _____ =	3a						
4.	Total Countable Earned Income Divide amount in box 3a _____ by 2 (two) =	4a						
5.	Social Security Check	5a		5b				
6.	VA Benefits	6a		6b				
7.	Interest from Bank Accounts or CDs	7a		7b				
8.	Retirement or Disability Benefits	8a		8b				
9.	Other Unearned Income	9a		9b				
10.	Total Unearned Income Applicant Add amount in 5a through 9a	10a						
11.	Total Unearned Income Spouse Add amount in 5b through 9b				11b			
12.	Total Unearned Income Add amount in 10a _____ + amount in 11b _____ =	12a						
13.	Total Countable Income Add amount in 4a _____ + amount in 12a _____ =	13a		13b				

<b>Step 3</b>	<b>Medicare Section</b>	
<input type="checkbox"/>	Is applicant enrolled in Medicare Part A?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	Is spouse enrolled in Medicare Part A?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>The Individual must be enrolled in Medicare Part A to qualify for the Medicare Savings Programs. If the individual is not enrolled in Medicare Part A, call the Social Security Administration toll-free at 1-800-772-1213 to see if he/she is eligible for enrollment in Medicare Part A. If the individual is not enrolled in Medicare Part A because of the cost of the Medicare Part A premium, and his/her income is low enough (at or below 100% of the Federal Poverty Level plus a \$20 standard disregard --\$796 or less for an individual, or \$1,061 or less for a couple), he/she may be eligible for the Qualified Medicare Beneficiary Program (QMB) that may pay the Medicare Part A premium for the individual.</p>		
<b>Step 4</b>	<b>Potential Benefit Section (2002 Income Limits)</b>	
<p>The following are approximations for eligibility. Each state has specific limits. If the individual's income is slightly above any of the following limits, especially if the individual resides in Alaska and Hawaii where the limits are higher than those listed below, it is advisable that the individual still contact the state to see if he/she is eligible. The income limits are increased slightly in April of each year.</p>		
<input type="checkbox"/>	<p>If monthly income for an individual is \$796 or less, or \$1,061 or less for a couple (below 100% of the Federal Poverty Level plus the \$20 standard disregard), the individual is potentially eligible for the Qualified Medicare Beneficiary program (QMB) that may pay Medicare premiums, deductibles, and coinsurance charges for the individual. Savings for most people are more than \$799 a year. The individual may also receive additional benefits if he/she qualifies for full Medicaid.</p>	
<input type="checkbox"/>	<p>If monthly income for an individual is greater than \$796, but less than \$951, or greater than \$1,061, but less than \$1,269 for a couple (greater than 100% of the Federal Poverty Level, but less than 120% Federal Poverty Level plus the standard \$20 disregard), the individual is potentially eligible for the Specified Low Income Medicare Beneficiary program (SLMB) that may pay the Medicare Part B premium for the individual. In 2004, the premium is \$66.60 each month, or \$799 a year. The individual may also receive additional benefits if they qualify for full Medicaid.</p>	
<input type="checkbox"/>	<p>If the monthly income for an individual is at least \$951, but less than \$1,061, or at least \$1,269, but less than \$1,426 for a couple (at least 120% of the Federal Poverty Level, but less than 135% Federal Poverty Level plus the standard \$20 disregard), the individual is potentially eligible for the Qualifying Individual (QI) program that may pay the Medicare Part B premium for the individual. In 2004, the premium is \$66.60 each month, or \$799 a year. There is a state specific limit to the number of individuals who can be enrolled in this program, and the individual cannot have any other form of Medicaid.</p>	
<input type="checkbox"/>	<p>If the individual is disabled, and lost their Medicare Part A benefits due to their return to work, he/she may be eligible for the Qualified Disabled and Working Individuals (QDWIs) program if his/her income is \$3,189 or less, or \$4,249 or less for a couple (below 200% of the Federal Poverty Level plus a \$65 earned income disregard and the standard \$20 disregard). The individual cannot have any other form of Medicaid.</p>	