

FINANCIAL GUIDELINES TO COMMONLY USED PROGRAMS

PROGRAM	ONE PERSON		TWO PERSON		ASSET CAP		AGE	% OF FPL	WHEN CHANGES	COMMENTS
	MO.	YR.	MO.	YR.	PER 1	PER 2				
PRESCRIPTIONS/MEDICARE										
QUALIFIED MEDICARE BENEFICIARY (QMB)	\$1,492	\$17,904	\$2,021	\$24,252	\$50,000	\$75,000	Medicare Eligible	140% + disregards	MAR	Income includes \$75/1/\$100/2 disregard; Special rules for couples - income may be \$367 higher if only one enrolling in MSP; Eamed Income disregard of \$65, then deduct one-half on eamed income; a federal disregard of \$20 may apply for those with VA pension; Other impairment related work expenses can be deducted if disabled and 64 years or younger; Estate Recovery does not apply; MaineCare pays Medicare B Premium. NOTE: MaineCare asset disregard \$8,000/single; \$12,000/couple.
SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB)	\$1,694	\$20,328	\$2,295	\$27,540	\$50,000	\$75,000	Medicare Eligible	160% + disregards	MAR	
QUALIFIED INDIVIDUALS-1 (QI-1)	\$1,846	\$22,152	\$2,501	\$30,012	\$50,000	\$75,000	Medicare Eligible	175% + disregards	MAR	
LOW-COST DRUG PROGRAM (DEL)	\$1,771	\$21,252	\$2,401	\$28,812	\$50,000	\$75,000	62+ / 19+ if disabled	175%	MAR	1) Multiply cap by 1.25 if med. costs >= 40% of income; 2) *DEL: 1) Pay 20% + \$2 for Covered Diseases: Heart disease, Diabetes, High blood pressure, Arthritis, Chronic lung disease, High cholesterol, Incontinence, Thyroid disease, Osteoporosis, Parkinson's, Glaucoma, Multiple Sclerosis, ALS; 2) Catastrophic Cap: after \$1000 out-of-pocket on DEL-covered meds, DEL will pay 80% of ALL prescription meds. 3) Prior-authorization required for many meds. NOTE: MaineCare asset disregard \$8,000/single; \$12,000/couple.
MAINE RX PLUS	\$3,542	\$42,504	\$4,801	\$57,612	NA	NA	NA	350%	MAR	1) Same app. & card for LCD(DEL); 2) gives discounts of ~15% brand, ~60% generic
MEDICARE PRESCRIPTION ASSIST. "EXTRA HELP"	Par. Subsidy \$1,518	\$18,216	\$2,058	\$24,696	\$13,820	\$27,600		150%	MAR	"Extra Help" or Low-Income Subsidy (LIS) is a Federal program that helps pay for all or some of the premiums, deductibles, and co-payments related to the Medicare Prescription Drug Program; annual income limit may be higher if some earnings are from work. Apply through the SS office or online. If you have MaineCare, MSP or SSI you get Extra Help automatically and do not have to apply. FMI see www.medicarerights.org
	Full Subsidy \$1,366	\$16,392	\$1,852	\$22,224	\$8,890	\$14,090		135%		
MAINECARE										
COMMUNITY-BASED MAINECARE	\$1,087	\$13,044	\$1,472	\$17,664	\$10,000	\$15,000	65+ / 18+ if blind/disab.	100% + disregards	MAR	Income Includes \$75/1/\$100/2 disregard 1) Applicants over income limits may qualify through "spend-down" process if they have high medical expenses; 2) Estate recovery program applies; 2) MaineCare asset caps = \$2,000/single and \$3,000/couple and disregards of \$8,000/single and \$12,000/couple.
MAINECARE HOME CARE WAIVER	\$2,250	\$27,000	NA	NA	\$10,000	NA		300% of SSI	MAR	1) For nursing home level of care in home only - facility guidelines differ; 2) Estate recovery program applies; 3) Asset transfer penalties apply
OTHER										
GENERAL ASSISTANCE (GA)	Cumberland \$638	\$7,656	\$773	\$9,276						Note there is a GA Metro Area for Biddeford, Saco, Sanford; towns in the Portland GA Metro Area include: Portland: Buxton, Cape Eliz, Casco, Chebeague Is., Cumberland, Falmouth, Freeport, Frye Is., Gorham, Gray, Hollis, Limington, Long Is., N. Yarmouth, OOB, Portland, Raymond, Scarborough, So. Port., Standish, Westbrook, Windham, Yarmouth. Effective 10/1/15-9/30/16.
	York \$695	\$8,340	\$796	\$9,552			NA		OCT	
	Portland Metro \$803	\$9,636	\$956	\$11,472						
	York/Kittery/So. Berwick Metro \$958	\$11,496	\$964	\$11,568						
SUPPLEMENTAL SECURITY INCOME (SSI)	\$750	\$8,831	\$1,125	\$13,245	\$2,000	\$3,000	65+		JAN	Apply at the Social Security Office
FOOD STAMPS: ELDERLY/DISABLED*	\$1,872	\$22,464	\$2,530	\$30,360	\$5,000	NA	60+	185%	OCT	Asset Caps: \$3500 60+ / disabled . \$5000 if eligible for broad-based categorical eligibility
HOME ENERGY ASSIST. PRG (HEAP)	\$1,720	\$20,640	\$2,332	\$27,984			60+	170%	OCT	Application period 10/1 - April Allowances for medical expenses; if under age 60 income = or < 150% FPL
SENIOR DENT	\$1,771	\$21,252	\$2,401	\$28,812	NA	NA		175%	MAR	Same income as LCD/DEL, AAAs send letter of eligibility to ct, ct shows letter to Dr.
FARMSHARE	\$1,832	\$21,978	\$2,470	\$29,637	NA	NA	60+ / 55+ if Nat. Amer.	185%	Jul-18	First-come, first-served; consumer must contact farmer to get share. Guidelines will be updated to 2018 FPL for 7/1/18 - 6/30/19

Federal Poverty Levels:		100%	110%	120%	125%	130%	135%	150%	165%	170%	185%	200%	225%	250%	300%	350%	Base (100%, Annual)
2018	1 PERSON	\$1,012	\$1,113	\$1,214	\$1,265	\$1,315	\$1,366	\$1,518	\$1,669	\$1,720	\$1,872	\$2,023	\$2,276	\$2,529	\$3,035	\$3,541	\$12,140
	2 PERSONS	\$1,372	\$1,509	\$1,646	\$1,715	\$1,783	\$1,852	\$2,058	\$2,263	\$2,332	\$2,538	\$2,743	\$3,086	\$3,429	\$4,115	\$4,801	\$16,460
	EACH ADDITIONAL PERSON	\$360	\$396	\$432	\$450	\$468	\$486	\$540	\$594	\$612	\$666	\$720	\$810	\$900	\$1,080	\$1,260	\$4,320
2017	1 PERSON	\$1,005	\$1,106	\$1,206	\$1,256	\$1,307	\$1,357	\$1,508	\$1,658	\$1,709	\$1,859	\$2,010	\$2,261	\$2,513	\$3,015	\$3,518	\$12,060
	2 PERSONS	\$1,353	\$1,489	\$1,624	\$1,692	\$1,759	\$1,827	\$2,030	\$2,233	\$2,301	\$2,504	\$2,707	\$3,045	\$3,383	\$4,060	\$4,737	\$16,240
	EACH ADDITIONAL PERSON	\$360	\$383	\$418	\$435	\$453	\$470	\$523	\$575	\$592	\$644	\$697	\$784	\$871	\$1,045	\$1,219	\$4,180

Note: These figures are based on the HHS Federal Poverty Guidelines, published yearly in the Federal Register. They differ slightly from the Census Bureau's Poverty Threshold numbers, used primarily for statistical purposes. The figures are for the 48 Contiguous States and D.C. The monthly amounts listed have been achieved by multiplying the base value by the desired percentage, dividing by 12, then rounding to the nearest dollar. For clients close to the cut-off for a desired program, it's best to advise them to apply or at least talk w/ the program, as there are different methods to arrive at the monthly totals which may yield slightly different numbers.

Medicare Costs rev 3/18:	2018	2017
1) Part A Premium:		
a. 40+ quarters (10yrs)	\$0.00	\$0.00
b. 30-39 quarters (7.5 - 9.75 yrs.)	\$232.00	\$227.00
c. under 30 quarters (< 7.5 yrs.)	\$422.00	\$413.00
2) Part B Premium:*	\$134.00	\$134.00
3) Part B deductible:	\$183.00	\$183.00
4) Part A hosp. deductible (1-60 days):	\$1,340.00	\$1,316.00
5) Part A Co-insurance per day (days 61-90):	\$335.00	\$329.00
6) Lifetime reserve days per day (91-150)	\$670.00	\$658.00
7) SNF Coinsurance per day (days 21-100)	\$167.50	\$164.50

*Part B Premium-2016 higher income beneficiaries may pay more

Since eligibility for any benefit can be affected by a variety of complex factors, it is worth submitting an application even if income and/or assets are somewhat above the limit, since deductions, expenses and disregards may lower them to the eligibility level.

Social Security - Full Retirement Ages (Medicare age remains 65 for non-disabled):													
DOB <= 1937: 65		DOB = 1939: 65 & 4mo		DOB = 1941: 65 & 8mo		DOB = 1943-1954: 66		DOB = 1956: 66 & 4mo		DOB = 1958: 66 & 8mo		DOB = 1960 & later: 67	
DOB = 1938: 65 & 2mo		DOB = 1940: 65 & 6mo		DOB = 1942: 65 & 10mo		DOB = 1955: 66 & 2mo		DOB = 1957: 66 & 6mo		DOB = 1959: 66 & 10mo			
Delayed Retirement Credits (use table above to determine FRA first)													
DOB	Credit /Yr	DOB	Credit /Yr	DOB	Credit /Yr	DOB	Credit /Yr	DOB	Credit /Yr	DOB	Credit /Yr	DOB	Credit /Yr
1924	3.00%	1927-28	4.00%	1931-32	5.00%	1935-36	6.00%	1939-40	7.00%	1943+	8.00%		
1925-26	3.50%	1929-30	4.50%	1933-34	5.50%	1937-38	6.50%	1941-42	7.50%	*No credit given for years after age 69			
Persons born on Jan. 1 of any year should refer to the credit percentage for the previous year.													
Earning Limits:				2018	2017	Social Security Cost-of-Living Adjustments (COLA):							
1) Before FRA: deduct \$1 per \$2 earned after				\$17,040	\$16,920	<u>2018</u>	2.00%	<u>2016</u>	0.00%	<u>2014</u>	1.50%		
2) For year of FRA: deduct \$1 per \$3 after				\$45,360	\$44,880	<u>2017</u>	0.30%	<u>2015</u>	1.70%	<u>2013</u>	1.70%		
3) Starting with month FRA reached				no limit	no limit								
SS Disability Monthly Thresholds:				2018	2017	Maximum Monthly Soc. Security Benefit (If retiring at Full Retirement Age)							
Substantial Gainful Activity (SGA)						<u>2018</u>	\$2,788	<u>2017</u>	\$2,687	<u>2016</u>	\$2,639		
Non-Blind				\$1,180	\$1,170								
Blind				\$1,970	\$1,950								
Trial Work Period (TWP)				\$850	\$840								
Earnings Required for a Quarter ("Credit") of Coverage:													
		<u>2018</u>	\$1,320	<u>2017</u>	\$1,300	<u>2016</u>	\$1,280						

DHHS Offices

York County:
208 Graham St, Biddeford, ME 04005
Phone: 286-2400 / 800-322-1919

890 Main St, Suite 208, Sanford, ME 04073
Phone: 490-5418 / 800-482-0790

Cumberland County:
151 Jetport Blvd, Portland, ME 04102
Phone: 822-2000 / 800-482-7520

Social Security Offices

Portland 1-877-319-3076
Saco 1-877-253-4715 press 2, listen to menu options
Portsmouth, NH 1-888-397-9796

Other Useful Contacts

State Medicare HELP Desk: 866-796-2463
Legal Services for the Elderly: 800-750-5353
Department of Veteran's Affairs: 800-827-1000
Maine Bureau of Insurance: 800-300-5000
State Employee Health Benefits: 207-287-6780
Nationwide Medicare Call Line: 1-800-MEDICARE