

BENEFIT ELIGIBILITY AT A GLANCE (Effective 4/1/2023)

2023 Annual Federal Poverty Income Limit	\$14,580 \$19,720	Single Married	SCSEP (employment) program 125% of poverty Senior Project Fresh 185% of poverty Senior Commodities 135% of poverty/TEFAP 200% of poverty Utility Assistance 150% poverty												
BENEFIT	INCOME		ASSETS		COMMENTS										
AD-Care (BEM 163) as of 4/1/23	\$1,235 \$1,663	Single Married	\$2,000 \$3,000	Single Married	Full Medicaid benefits.										
Qualified Medicare Beneficiary (QMB) (RFT 242) as of 4/1/23	\$1,235 \$1,663	Single Married	\$9,090* \$13,630*	Single Married	Medicare Part B premium paid by Medicaid. Also pays deductibles and co-insurance for Medicare Parts A/B. (No retro coverage)										
Specified Low-income Medicare Beneficiary (SLMB) (RFT242) as of 4-1-23	\$1,235 - \$1,478 \$1,663 - \$1,992	Single Married	\$9,090* \$13,630*	Single Married	Medicare Part B premium paid by Medicaid. Must be eligible for Part A without paying a premium (free).										
Additional Low-income Medicare Beneficiary (ALMB) (RFT242) as of 4/1/23	\$1,478 - \$1,660 \$1,992 - \$2,238	Single Married	\$9,090* \$13,630*	Single Married	Medicare Part B premium is paid by Medicaid. Must have free Part A. No Medicaid card issued. Funds limited – first come, first served.										
SSI (Supplemental Security Income) (RFT248) 4/1/23	\$914 \$1,371	Single Married	\$2,000 \$3,000	Single Married	Provides income and automatic Medicaid eligibility. Different for AFC's (Adult Foster Care) and HFA (Home for Aged).										
NURSING HOME MEDICAID (BEM 164)	Less than the private pay rate.		\$2,000 per person (Home Equity Limits \$688,000 - 1,033,000 as of FY2023)		Spouse at home may keep a minimum of \$29,724 up to ½ of assets up to \$148,620. (BEM 402) Monthly spousal maintenance needs allowance \$2,288 - \$3,715.										
HCBW-MIChoice Waiver (BEM 106)	\$2,742	per applicant (300% of SSI rate)	\$2,000 per person		In home service. Asset and income same as NH above. Applicant must meet nursing home level of care determination (LOCD).										
MEDICARE PART D—RX ASSISTANCE (Extra Help/LIS)	\$1,843 \$22,110 \$2,485 \$29,820	Single/month Single/year Married/month Married/year	\$16,660* \$33,240*	Single Married	Extra help paying premiums, deductible, and copays for Rx's -- Auto qualifies if eligible for Medicaid or a Medicare Savings Program. (QMB, SLMB, ALMB)										
MEDIGAP Subsidy through MHEF (MI Health Endowment Fund)	The subsidy has ended - please refer anyone needing assistance to MMAP 800-803-7174														
MEDICAID DEDUCTIBLE (RFT 240) as of 2013	<u>County</u>	1	2	\$2,000 \$3,000	Single Married										
	Alcona	350	475												
	Alpena	375	500												
	Arenac	341	466												
	Cheboygan	350	475												
	Crawford	350	475												
	Iosco	341	466												
	Montmorency	375	500												
	Ogemaw	350	475												
	Oscoda	341	466												
	Otsego	391	516												
	Presque Isle	341	458												
	Roscommon	375	500												
<p>Allowable medical expenses equal or exceed the deductible amount.</p> <ol style="list-style-type: none"> Determine gross monthly income. Subtract \$20 disregard. Subtract appropriate Protected Income Levels (PIL). Balance is deductible amount. <p style="text-align: right;">EXAMPLE:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Monthly Income</td> <td style="text-align: right;">\$1,020</td> </tr> <tr> <td>Disregard</td> <td style="text-align: right;">-20</td> </tr> <tr> <td></td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>(PIL)</td> <td style="text-align: right;">-375</td> </tr> <tr> <td>Deductible amount</td> <td style="text-align: right;">\$625</td> </tr> </table>						Monthly Income	\$1,020	Disregard	-20		\$1,000	(PIL)	-375	Deductible amount	\$625
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Programs have a \$20.00 disregard, Do not Double for couples <i>Disregard not included in totals above</i>			Part B Premium is: \$164.90 ~ Part B Deductible: \$226 Part A Deductible: \$1,600 (per benefit period)												
Medicare Medicaid Assistance Program (MMAP) 1-800-803-7174															

*Amount does NOT include \$1,500 per person (single) or \$3,000 (married) burial funds set aside in a separate account. (BEM 400)

Note: If annual income is above \$97,000 (single) or \$194,000 (married), Part B premiums may be higher.

Note: Please refer to the Bridges Reference Tables Manual for further information.

(Region 9 AAA Rev. 04/1/2023)