



Benefits Quick Guide Summer 2014

Medicare Part A 2014 Premium, Deductibles & Co-pays			2014 Medicare Part B Premiums & Deductibles	
Part A Premium	(30-39 quarters) (< 30 quarters)	\$234 per month \$426 per month	PART B Standard Premium	\$104.90 per month
Hospital Deductible	(per benefit period deductible)	\$1,216	For those with annual incomes:	
Hospital Co-Pays	Days 61-90 Days 91-150	\$304 per day \$608 per day	\$85,001-\$107,000 (single) or \$170,001-\$214,000 (married)	\$146.90 per month
			\$107,001-\$160,000 (single) or \$214,001 - \$320,000 (married)	\$209.80 per month
			For those over these amounts...	Visit www.ssa.gov
Skilled Nursing facility Co-Pay	Days 21-100	\$ 152 per day	Part B Deductible	\$147 per year

Medicare Savings Program (MSP) (rev . 3/14)					
Program	Status	Income Limit	Status	Income Limit	
QMB (Q01)	Single	\$2,053.03 / mo	Couple	\$2,766.21 / mo	NO ASSET LIMITS FOR MSP No Estate Recovery after 1/1/10
SLMB (Q03)	Single	\$2,247.63 / mo	Couple	\$3,028.41 / mo	
ALMB (Q04)	Single	\$2,393.58/mo	Couple	\$3,225.06 / mo	
Medicaid (figures include the standard disregard of \$325/person)	Single	\$958.49 (region A) \$848.38 (reg. B & C)	Couple	\$1455.09 (reg. A) \$1,346.41 (reg. B & C)	

If you qualify for MSP, you will automatically qualify for Extra Help and the lower co-pays for Part D

<p>Medicare Part D Low Income Subsidy (LIS) for 2014 LIS CO-PAYS FOR MEDICATIONS: \$2.55 - FORMULARY GENERIC DRUGS \$6.35 - FORMULARY BRAND NAME DRUGS</p> <p>Medicaid recipients: \$1.20/\$3.60 - Max \$15 per month Medicaid Waiver – no co-pays</p> <p>LIS Benchmark Premium - \$28.00</p>	<p style="text-align: center;">Medicaid Expanded Benefits</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Household size</th> <th style="width: 70%;">MAGI Monthly Income</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 person</td> <td style="text-align: center;">\$1342.00</td> </tr> <tr> <td style="text-align: center;">Couple</td> <td style="text-align: center;">\$1809.18</td> </tr> </tbody> </table> <p style="text-align: center;">No asset restrictions Age 18-64 without Medicare No provision for spend down</p>	Household size	MAGI Monthly Income	1 person	\$1342.00	Couple	\$1809.18	<p style="text-align: center;">Contingency Heating Assistance Program (CHAP) 2014</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Household size</th> <th style="width: 70%;">Household's Annual Income</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 person</td> <td style="text-align: center;">\$32,190</td> </tr> <tr> <td style="text-align: center;">2 people</td> <td style="text-align: center;">\$42,095</td> </tr> <tr> <td style="text-align: center;">3 people</td> <td style="text-align: center;">\$51,999</td> </tr> <tr> <td style="text-align: center;">4 people</td> <td style="text-align: center;">\$61,904</td> </tr> <tr> <td style="text-align: center;">5 people</td> <td style="text-align: center;">\$71,809</td> </tr> </tbody> </table> <p style="text-align: center;">Liquid Asset Limit: Homeowners \$10,000; Renters \$7000</p>	Household size	Household's Annual Income	1 person	\$32,190	2 people	\$42,095	3 people	\$51,999	4 people	\$61,904	5 people	\$71,809
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CT Energy Assistance Program (CEAP) 2014

Household Size	Household Income	* Household Income w/60+	* Higher Income limits for:
1 person	\$17,235	\$22,980	Households with a member age 60+ or a household member with a disability.
2 people	\$23,265	\$31,020	
3 people	\$29,295	\$39,060	Asset Limits apply : Homeowners - \$10,000 Renters – \$7,000
4 people	\$35,325	\$47,100	
5 people	\$41,355	\$55,140	Households with liquid assets that exceed these amounts may qualify if gross income, when added to excess liquid assets, is within guidelines
6 people	\$47,385	\$63,180	

CT Home Care Program for Elders (CHCPE)	Functional Criteria	Income Guidelines	Asset Guidelines
State Funded - Level 1	One critical need	No income ceiling	Individual:\$35,172 Couple:\$46,896
State Funded - Level 2	3 or more critical needs	No income ceiling	Individual:\$35,172 Couple:\$46,896
Medicaid Waiver – Level 3	3 or more critical needs	\$2,163/month Only the individual's income is counted toward eligibility	Individual -\$1600 Couple - \$3200 (both receiving services) \$25,048.00 (one receiving services) A higher asset amount may be allowed if a spousal assessment is done
Medicaid – Level 5	1 or 2 critical needs	\$1437/month	Individual: \$1,600
Critical Needs are defined as requiring help or supervision in the following areas: Meal Preparation, Medication Administration, Bathing, Dressing, Toileting, Transferring, Eating or significant cognitive impairments. Call 1-800-445-5394 to make referrals or refer online https://www.ascendami.com/CTHomeCareForElders/default/			

APPLICATION FILING and ENROLLMENT PERIODS:

MEDICARE Parts A & B ENROLLMENT: 3 Types of Enrollment Periods

INITIAL ENROLLMENT- Initial Enrollment Period is 7 months long. Begins three months before the month you turn 65, the month you turn 65 and three months after.

SPECIAL ENROLLMENT PERIOD- Special enrollment periods apply for those who are still working at age 65 and covered by employer coverage or through their spouse's **active** employment. A SEP begins the month after the employee coverage ends or employment ends (whichever comes first) and lasts for eight months.

GENERAL ENROLLMENT PERIOD - First 3 months of every year (January 1 to March 31st) You must enroll during these three months but your Part B coverage won't begin till July 1st of that year. There will be a penalty for late enrollment. Individuals on MSP obtain Medicare Part B on the date the State starts paying for the Part B premium.

MEDICARE PART D & MEDICARE ADVANTAGE ANNUAL ELECTION PERIOD - **October 15th through Dec 7th of every year**. Coverage begins Jan. 1st of the following year. Late enrollment penalty applies if you did not enroll during your initial enrollment period and don't qualify for a SEP (MSP recipients are not subject to late enrollment fees).

MEDICARE ADVANTAGE PLAN DISENROLLMENT - January 1 and ends February 14, lasting for 45 days. The Annual Disenrollment period is designed to allow you to do one thing: **Cancel your Medicare Advantage Plan membership and return to original Medicare**. Once you cancel your Medicare Advantage Plan you have a couple of choices.

- Return to original Medicare and purchase a stand-alone Part D Plan.
- Purchase a Medigap policy and a stand-alone Part D Plan.

MEDICARE SAVINGS PROGRAMS - HAVE AN OPEN ENROLLMENT ALL YEAR LONG

MEDIGAP PLANS – CT is a continuous enrollment state. You can enroll in Medigap anytime during the year.

SNAP - Open Enrollment all year long **CT Energy Assistance Program (CEAP)** - October 15th - April 15th

RENTER'S REBATE PROGRAM - Apply April 1 – October 1. For renters aged 65+, 50+ of a surviving eligible spouse or 18+ yrs with a permanent disability. 1 year residency. No asset test.

HEALTHCARE MARKETPLACE – Open Enrollment starts November 15, 2014.