

2009-2010 Ohio Medicare Savings Programs

Financial assistance programs for people covered by Medicare

Medicaid

Medicaid pays for covered medical bills, dental bills, eyeglasses and homemaker services. Medicaid might pay all of your eligible bills or just some portion of them... it depends on your income.

Certain people covered by Medicare will qualify for full Medicaid. Others can qualify for partial Medicaid, called “**spend-down.**”

Medicaid Eligibility	Single	Married
Monthly income:	\$ 609	\$ 1,031
Total resources:	\$ 1,500	\$ 2,250

Medicaid Spend-Down

Medicaid deducts from your income amounts you pay for **covered medical expenses or health insurance.**



Spend-Down Example #1

Jane is single. Her monthly income is \$640. She pays more than \$50 out-of-pocket each month for covered medical costs. Jane qualifies monthly after spending only \$31 for these costs. Medicaid then pays the rest of her covered medical expenses that month.*



Spend-Down Example #2

Mr. and Mrs. Johnson have a monthly income of \$1,400. Every month the couple pays \$250 for health insurance. They can qualify monthly by spending an additional \$119 for medical expenses like doctor visits or dental work.*

* Since Jan. 1, 2006, Medicare covers prescription drugs for people who also qualify for Medicaid. Questions? Call OSHIIP at **1-800-686-1578.**

Qualified Medicare Beneficiary (QMB)

The QMB program acts like a free Medicare supplement policy. QMB pays:

- All deductibles and coinsurance that Medicare does not pay
- Medicare Part B premium (\$96.40/month in calendar year 2009)

QMB Eligibility	Single	Married
Monthly income:	\$ 923	\$ 1,235
Total resources:	\$ 4,000	\$ 6,000

Specified Low Income Medicare Beneficiary (SLMB)

The SLMB program has higher limits than QMB. Once you qualify, SLMB pays:

- Medicare Part B premium (\$96.40/month in calendar year 2009)
- Retroactive Part B premium amounts for each of the past three months

SLMB Eligibility	Single	Married
Monthly income:	\$ 1,103	\$ 1,477
Total resources:	\$ 4,000	\$ 6,000

Qualified Individual (QI)

Unlike the other programs described in this brochure, QI benefits are limited to those who apply first. QI pays the Medicare Part B premium (\$96.40/month in calendar year 2009).

QI Eligibility	Single	Married
Monthly income:	\$ 1,239	\$ 1,660
Total resources:	\$ 4,000	\$ 6,000

Ohio's Food Assistance Program

You may qualify for help with groceries through the Ohio Food Assistance program. Contact the Department of Job & Family Services in your county for more information about eligibility.

Applying for benefits

The regular Medicaid application will help determine if you are eligible to receive benefits from any of these programs.

- Get the application from your county Department of Job & Family Services. Complete and return it in person or by mail.
- You may be interviewed to show that you are qualified to receive benefits. You can take someone to the interview with you.
- You can choose to appoint an **authorized representative** to go to the interview in your place. Your authorized representative can be a friend, relative, neighbor or an OSHIP volunteer.
- You cannot be denied benefits because you are unable to go to the interview.
- If you apply only for benefits offered by QMB or SLMB you may be able to use a shorter application form. You also won't have to go to an interview.

The interview

A specialist will determine if you are eligible to receive benefits. You must bring documents to prove your identity, age, citizenship, residency, utility costs, income and assets.

Documents checklist

The documents listed below are usually required.

- Social Security card
- Birth or baptismal certificate
- Utility bills
- Life insurance policy
- Secondary insurance card & bill
- Cost of current prescriptions
- Auto title
- Driver's license or credit card
- Rent or mortgage receipt
- Social Security benefits letter
- Medicare card
- Unpaid medical bills
- Bank statements
- Deed to cemetery lot or burial plot

PLEASE NOTE: If you can't bring all your documents to the interview, you can mail them in later.

Not satisfied?

If you feel you are entitled to higher benefits, request a hearing. You may take anyone you wish with you to the hearing or appoint an authorized representative to go in your place.



Complain to:

Ohio Dept. of Job & Family Services Office of Human Resources
30 East Broad Street, 32nd floor
Columbus, Ohio 43266-0423
1-800-686-1556

Other programs: Ohio Benefit Bank helps with eligibility questions

The Ohio Office of the Governor offers the Ohio Benefit Bank (OBB), a new public /private initiative. Internet-based, OBB is also offered at convenient, community locations. OBB connects people with low and moderate incomes to supports such as public benefits and tax credits.

- Visit the Ohio Benefit Bank at www.obb.ohio.gov
- For help using the Ohio Benefit Bank, call **1-800-648-1176**

Other public agencies that can provide free help and information

For additional assistance and written information on the programs described in this brochure, please call the offices shown below.

- Ohio Medicaid hotline: **1-800-324-8680**
- Your county Department of Job & Family Services
- Ohio Department of Job & Family Services: **1-800-686-1556**

Questions about this brochure? Contact OSHIIP:

- Call **1-800-686-1578**
- email oshiipmail@ins.state.oh.us

Ohio

Department of
Insurance



OSHIIP is a program of the Ohio Department of Insurance.