

# FACT SHEETS ON BENEFITS FOR LOW INCOME OLDER AND DISABLED PERSONS

Prepared by

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[www.compass.state.pa.us](http://www.compass.state.pa.us) is a government website where one may screen and apply for most of these benefits.

**Benefits Data Trust**, [www.bdtrust.org](http://www.bdtrust.org), is an organization that screens for eligibility and assists in applying directly over the telephone for:

- \* PACE/PACENET,
- \* Medicare Extra Help/LIS,
- \* SNAP/Food Stamps,
- \* LIHEAP,
- \* Property Tax/Rent Rebate Program.

This help is available through the PACE Application Center,  
#1-866-712-2060,

September 2017

## **I. MEDICAID (ALSO REFERRED TO AS MEDICAL ASSISTANCE OR MA)**

### **HEALTHY HORIZONS**

- **Eligible persons may be able to receive help to pay their Medicare premiums. The Medicaid program includes a coverage plan designed to help elderly individuals or individuals with disabilities who are eligible for Medicare to pay some or all of their Medicare premiums. Individuals must meet the income and resource limits. Income limits are based on a percentage of the Federal Poverty Income Guidelines, which are revised annually. Countable resources include money in checking, savings accounts, stocks and bonds.**

#### **1. Qualified Medicare Beneficiary (QMB) – Medicare Cost-Sharing Program.**

**Individuals who qualify for these benefits are eligible for payment of their Medicare Part A and Part B premiums, deductibles, co-pays and coinsurance. NO Rx, Dental/Vision coverage.**

**Income and resource limits are as follows:**

- **income limits: \$1,025/month \* - 1 person  
\$1,374/month \* - 2 persons**
- **resource limits: \$7,390 \* - 1 person  
\$11,090 \* - 2 persons**

#### **2. Specified Low-Income Medicare Beneficiary (SLMB) Program - individuals who qualify for these benefits are eligible for payment of their Medicare Part B premium only.**

**May have PACE/PACENET. Income and resource limits are as follows:**

- **income limits: \$1,226/month \* - 1 person  
\$1,644/month\* - 2 persons**
- **resource limits: \$7,390 \* - 1 person  
\$11,090 \* - 2 persons**

#### **3. Qualifying Individuals Group 1 (QI-1) - individuals who qualify for these benefits are eligible for payment of part of their Medicare Part B premium only. May have PACE/PACENET. Income and resource limits are as follows:**

- **income limits: \$1,377/month \* - 1 person  
\$1,847/month \* - 2 persons**
- **resource limits: \$7,390 \* - 1 person  
\$11,090 \* - 2 persons**

**\*Guidelines change annually.**

**(Those with incomes slightly over the limits listed above are encouraged to contact the County Assistance Office, 717-299-7421. Deductions may be allowed which will lower your countable income.)**

## II. LOW-INCOME SUBSIDY/EXTRA HELP W/ MEDICARE PART D COST

### Gross Monthly Income

**Partial            One Person: \$1548.00    Two People: \$2070.00**

**Full                One Person: \$1377.00    Two People: \$1847.00**

**Social Security Administration #1-800-772-1213 or #1-888-384-9919**

**[www.ssa.gov](http://www.ssa.gov)**

## III. SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) – previously known as the Food Stamp Program

- **Used to buy food and help low-income households obtain more nutritious diets by increasing food purchasing power for all eligible participants.**
- **If living with others, must buy and prepare separately from others. If all eat together, must apply together. Other requirements:**
  - **Must be a citizen of U.S. or an alien with permanent status, and be able to verify both residency and identity.**
  - **Must provide Social Security number for every household member, including children.**
  - **Must register and participate in New Directions Employment and Training Program, unless County Assistance Office determines a person to be exempt.**
- **SNAP benefit amount depends upon number of people in household and total household income.**

This information is intended to be general in nature. In certain situations, exceptions are made to requirements and certain deductions may be allowed for high rent and high medical costs. For more information, contact the Lancaster County Assistance Office at 717-299-7421 or the Human Services Helpline at 1-800-692-7462. For detailed information, you can also access the Pennsylvania Department of Human Services at: [www.dhs.state.pa.us](http://www.dhs.state.pa.us).

The PACE APPLICATION CENTER, #1-866-712-2060 may assist in applying over the phone. For those with internet access, application may be made through [www.compass.state.pa.us](http://www.compass.state.pa.us)

Household Size	Maximum Gross Monthly Income	Maximum Gross Monthly Income for households that contain an elderly or disabled member
1	\$1584	\$1980
2	\$2136	\$2670
3	\$2688	\$3360
4	\$3240	\$4050
5	\$3792	\$4740
each additional member	+\$555	+\$694
<p>If your gross monthly income (based on your household size) is less than or equal to the amount in the table above, you might qualify for the Supplemental Nutrition Assistance Program (SNAP). The best way to determine if your household will qualify for SNAP is to apply.</p>		

**IV. PACEPLUS (PACE AND PACENET) PROGRAM**  
**Eligibility Guidelines**

Designed to assist with the cost of medication.

- 65 years of age or over.
- PA resident for the past 90 consecutive days.

- income for previous year:
- **PACE: Single individual: must be less than \$14,500 (\$1,208/mo.) Married couple, less than \$17,700 (\$1,475/mo.).**
- **PACENET: Single individual: between \$14,500 (\$1,208/month) and \$23,500 (\$1,958/mo.) Married couple: between \$17,700 (\$1,475) and \$31,500 (\$2,625/mo.)**
- **Income for both PACE and PACENET includes gross Social Security and all other sources of income except 1) Black or White Lung benefits, 2) the first \$10,000 in death benefit payments from a life insurance policy, 3) noncash relief including food stamps, and 4) rent or property tax rebates or other PA Lottery funded benefits. Social Security Medicare Part B premiums are now excluded from income.**
- **If a person is a widow or widower and applying for PACE OR PACENET, the deceased spouse's income must NOT be counted regardless if he/she lived part or all of previous year.**
- **If eligible for PACE, the cost per prescription is \$6.00 for generic drugs and \$9.00 for brand name drugs.**
- **If eligible for PACENET, you pay your monthly Medicare Part D premium each month directly to your pharmacy; after this monthly premium is met, the cost per prescription is \$8.00 for generic drugs and \$15.00 for brand name drugs. Unless the co-pays for your Part D Plan are less. Then you pay those amounts. PACENET members not enrolled in a Part D Plan, will pay a nominal cumulative premium amount each month at the pharmacy.**

For more information or an application, contact the Lancaster County Office of Aging at 717-299-7979 or 1800-801-3070.

## V. PROPERTY TAX/RENT REBATE

- Program assists in rental or property tax costs in the form of a rebate on rent or property taxes paid during previous year. Eligible individuals may apply on an annual basis; deadline for applications extended to December 31, 2017.

### Eligibility Guidelines

- 65 years of age or over as of December 31 of previous year.
- Under 65 with spouse 65 or over as of December 31 of previous year.
- Widow or widower, age 50-64 as of December 31 of previous year.
- Permanently disabled and age 18-64 during previous year.
- Renters: Income for previous year must be less than \$15,000 for a single or married couple; Homeowners: Income for previous year must be less than \$35,000 for a single or married couple.

- Income includes 50% of gross Social Security and 100% of all other sources of income. The following income DOES NOT need to be included: 1) Black Lung benefits, 2) Worker's Compensation benefits, 3) Medicare benefits, 4) noncash relief including food stamps, 5) rent or property tax rebates, 6) payments through Pennsylvania's Low Income Home Energy Assistance Program, and 7) payments received by home providers of the domiciliary care program administered by the Department of Aging except payments in excess of actual expenses of the care.
- For PROPERTY TAX/RENT REBATE the deceased spouse's income MUST be counted for any part that he/she lived during previous year.

Call #1-800-362-2050 for more information or an application. This program is funded by the PA Lottery and administered by the Pennsylvania Department of Revenue. Assistance completing the application is available by appointment at the Office of Aging, Community Action Program offices, and many state legislators' offices.

## VI. SUPPLEMENTAL SECURITY INCOME (SSI)

**TO BE ELIGIBLE FOR SSI BENEFITS YOU MUST:**

**BE AGED OR BLIND OR DISABLED  
AND  
MEET CITIZENSHIP AND RESIDENCY REQUIREMENTS  
AND  
HAVE LIMITED INCOME  
AND  
HAVE LIMITED RESOURCES**

### GENERAL DEFINITIONS

#### **AGED**

- age 65 or older

#### **BLIND - Adult or Child**

- 20/200 vision or less in better eye with glasses; or
- Field of vision less than 20 degrees or contraction of peripheral visual field to 10 degrees from point of fixation.

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#### **DISABLED - Adult**

- Unable to work due to physical or mental impairment which is expected to last at least 12 months or result in death.

#### **DISABLED - Child**

- Be under 18 or 18-22 and a student; and
- A child's disability must be as severe as that of an adult.

#### **CITIZENSHIP/ALIEN STATUS**

- U.S. citizen; or alien allowed to remain in U.S.

## **RESIDENCY**

- **must live in the United States, including the 50 states, the District of Columbia and the Northern Mariana Island; or**
- **Be a child of someone in the military service assigned to permanent duty overseas (see SSI Spotlight on Children Overseas, page 50).**

## **LIMITED INCOME**

**Income includes:**

- **money you earn from work;**
- **money from other sources, such as Social Security, pensions, worker's compensation, unemployment benefits, veterans benefits, friends or relatives; and**
- **Free food, clothing or shelter.**

**NOTE: Not all income counts for SSI. Income that counts reduces your SSI payment amount. The maximum amount of income that will still allow an SSI payment is:**

- **\$757.10 - individual**
- **\$1,136- couple**

## **LIMITED RESOURCES**

**Resources are things a person owns such as:**

- **Cash/bank accounts;**
- **Land;**
- **Personal property; and**
- **Life insurance.**

**NOTE: Not all resources count for SSI.**

**The SSI limits for resources that SSA counts are:**

- **individual - \$2,000; and**
- **Couple - \$3,000.**

## **OTHER REQUIREMENTS**

- **You must apply for all other benefits for which you may be eligible, e.g., pensions, Social Security, etc.**
- **In some cases, you must accept vocational rehabilitation services if you are blind or disabled and under age 65.**
- **You may have to accept treatment for alcoholism or drug addiction if that is found to be the primary cause of your disability.**

**This information is intended to be general in nature. For more information or to apply for SSI, contact the Social Security Office at 1-800-772-1213 (7 a.m. - 7 p.m.) or 717-291-2168.**

## **VII. WEATHERIZATION**

- **Weatherization services may include insulation, caulking, weather-stripping, water heater wraps, thermostat adjustment and attic ventilation.**

1. **PPL ASSISTANCE PROGRAM (WRAP)** helps PPL customers living on low or fixed incomes reduce their electric bills and make their homes more comfortable. Through WRAP, customers may qualify for energy education, energy-efficient appliances and home weatherization services such as insulation and caulking. All WRAP services are performed by professional contractors at no charge to customers. To find out if you qualify for WRAP, call PPL toll free at 1-888-232-6302.
  
2. **UGI'S LOW INCOME USAGE REDUCTION PROGRAM (LIURP)** offers free energy Conservation measures to high usage, low income households to help make energy bills more affordable. Possible energy saving measures can include ceiling insulation, floor, duct and hot water pipe insulation, caulking and weather-stripping, gas heater repairs and water flow restrictors. You must be a residential UGI customer at the same address for at least 12 months before you can qualify for these services. Trained specialists determine whether a customer is eligible for LIURP. For more information on UGI's Weatherization Program, call 1-800-UGIWARM (1-800-844-9276) or 1-800-276-2722.

**VIII. LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)**

*PER CURRENT HEATING SEASON\*- LIHEAP* may provide a cash credit of \$100-\$1000 to qualified individuals, based on **household size & income**; credit is typically sent directly to fuel dealer. **Funds available through this program are intended to provide necessary assistance toward heating costs for many low-income households, and may not be sufficient to cover a household's total expense for the season.**

Households will not be considered eligible for Crisis/Emergency assistance without first applying for this cash credit.

Crisis funds of between \$25-\$500 max, depending on household size/income, and need, may be authorized for emergency situations within 48 hours of receiving completed application. Crisis Weatherization funds may help with furnace repair and other weatherization issues. This year the household must have a completed Department of Human Services permission form available when contractor comes.

**Accepting applications November 1, 2017- April 6, 2018**

Income limits for the current heating season are:

	<u>CASH/CRISIS LIMIT</u>
1 person	\$18,090
2 persons	\$24,360
3 persons	\$30,630
4 persons	\$36,900

Add \$6,270 for each additional person in household.

The PACE Application Center may assist with screening/applying by telephone: #1-866-712-2060, Monday-Friday 9am-5pm

For those with internet access, application may be made through [www.compass.state.pa.us](http://www.compass.state.pa.us)

For more information or to apply, contact the Lancaster County Assistance Office at #717-299-7421. Those over 60 years of age may contact the Lancaster County Office of Aging at #717-299-7979 or #1-800-801-3070 for assistance.



## **IX. LAWYER REFERRAL SERVICE FOR THE ELDERLY**

- Program provides one-half hour consultation with a lawyer for \$5 for persons 60+.
- No income guidelines.
- Agreement between the local Office of Aging and the Bar Association.

For more information or to make an appointment, contact the Lancaster County Office of Aging at 717299-7979 or 1-800-801-3070.

## **X. DENTAL ASSISTANCE**

### **DONATED DENTAL SERVICES (DDS)**

If you have a permanent disability, or over 65 years old, or medically compromised, and don't have enough money to pay for dental care, you may qualify for free treatment through the DDS program.

- Program designed to provide free or low cost dental care for major dental needs (suffering pain/discomfort, dentures, bridges, etc.). There are no rigid financial eligibility requirements. Depending on where one lives, the wait may be several months or over a year. Due to the volume of calls, they do not return phone calls about where one is on the waiting list.
- Participating Pennsylvania dentists provide care in their own offices.
- There is generally no cost to qualifying individuals; however, people in a position to pay for part of their care may be encouraged to do so, especially when laboratory work is involved.

### **Application Procedures**

- An application needs to be completed, signed, and returned to: Pennsylvania Donated Dental Services, P.O. Box 205, Newville, PA 17241. If applying online, allow enough time to complete as there is no option to save in progress.
- When your application comes up for review, a referral coordinator will call to obtain additional information (those who don't qualify will be told so during the call).
- The referral coordinator will share the information about a person tentatively accepted with a volunteer dentist.
- You will be notified of the dentist's name and phone number and you will be responsible for scheduling an appointment for an examination.
- Final acceptance into the program will only be made after the clinical examination when the specific treatment needs are established.

To obtain a copy of the application for the Donated Dental assistance program, please contact Pennsylvania Dental Lifeline Network at (#717-776-3262 or <https://dentallifeline.org/pennsylvania>) or the Lancaster County Office of Aging (717-299-7979 or 1-800-801-3070) or with your mailing address. Upon receipt, your application will be placed on their waiting list. Due to program limitations, they are not able to

process each application as soon as it is received; please be patient. The referral coordinator will contact you when your application comes up for review.

#### **XI. REDUCED CAR REGISTRATION FEE**

- **Retired residents of Pennsylvania may have their car registration fee reduced from \$36 to \$10. You must be retired and receiving Social Security or other pensions as described on the front of the application, regardless of age. Part-time employment is permitted, if you are retired from your principal occupation. If you receive only unemployment compensation or public assistance, or are a student or other individual who is not retired, you do not qualify. Applicants may renew registration online, however, it is necessary to have a printer as PennDOT no longer mails registration cards for those renewed online.**

Applications are available by downloading

<https://www.dot.state.pa.us/Public/DVSPubsForms/BMV/BMV%20Forms/mv-371.pdf>

or by providing a mailing address with your request to the Lancaster County Office of Aging: (717-299-7979).