

BENEFIT PROGRAMS -
LOW INCOME OLDER & DISABLED PERSONS
ELIGIBILITY GUIDELINES AS OF FEBRUARY 2020*

Assistance with screening and applying for benefits such as SNAP/Food Stamps, LIHEAP, PACE/PACENET Prescription Assistance, Medicare Extra Help/Low Income Subsidy, & Property Tax/Rent Rebate Program is available by calling:

The Benefits Data Trust/PACE APPLICATION CENTER
1-866-712-2060

The Pennsylvania Department of Human Services'
Statewide Customer Service Center, #1-877-395-8930

Assists with general information, application directions, checking status of an application, making changes to your case, and requesting forms and documents for programs administered by this agency (i.e. Medical Assistance, SNAP, LIHEAP).

For information on a broad spectrum of community resources, dial:

2-1-1 (1-855-567-5341)
or visit
www.pa211east.org/lancaster

Prepared by Lancaster County Office of Aging

150 N. Queen St, Suite 415, Lancaster, PA 17603

(717) 299-7979 or #1-800-801-3070

Website: www.lancoaging.org ▪ Email: aging@co.lancaster.pa.us

*Please Note: This information offered as a basic guideline. Most of these programs are not administered by the Office of Aging and are subject to change. Please contact the appropriate agency for current eligibility.

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

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. Can have PACE/PACENET.

- a. Income Limits
 - i. Single: \$1,083/month
 - ii. Married: \$1,457/month
- b. Resource Limits
 - i. Single: \$7,860
 - ii. Married: \$11,800

2. QMB Plus

Pays for full Medicaid benefits, Medicare Part A/B premiums, deductibles & co-insurance. Limited prescription, vision, dental. Can NOT have PACE/PACENET.

- a. Income Limits
 - i. Single: \$1,083/month
 - ii. Married: \$1457/month
- b. Resource Limits
 - i. Single: \$2000
 - ii. Married: \$3000

3. 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.

- a. Income Limits
 - i. Single: \$1,296/month
 - ii. Married: \$1,744/month
- b. Resource Limits
 - i. Single: \$7,860
 - ii. Married: \$11,800

4. 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.

- a. Income Limits
 - i. Single: \$1,456
 - ii. Married: \$1,960
- b. Resource Limits
 - i. Single: \$7,860
 - ii. Married: \$11,800

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

To qualify for extra help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia.

1. Partial Assistance
 - a. Gross Monthly Income
 - i. Single: \$1,538
 - ii. Married couple, living together: \$2,078
 - b. Resource Limit:
 - i. Single: \$14,390
 - ii. Married couple, living together: \$28,720
2. Full Assistance
 - a. Gross Monthly Income
 - i. Single: \$1,456
 - ii. Married couple, living together: \$1,960
 - b. Resource Limit:
 - i. Single: \$9,360
 - ii. Married couple, living together: \$14,800
3. Those with higher annual income may still be able to get some help if supporting other family members who live with you, have earnings from work, or live in Alaska or Hawaii.
4. To ask any detailed questions, call Social Security Administration #1-800-772-1213 or #1-888-384-9919
5. Apply:
 - a. In person at 1809 Olde Homestead Lane, Lancaster, PA 17601.
 - b. Online at www.socialsecurity.gov/extrahelp
 - c. By phone: #1-866-712-2060.

III. SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

Previously known as the Food Stamp Program. The Department of Human Services administers this program. There are many factors which relate to eligibility and what income and resources are not countable. There are some special rules for households with elderly or disabled members.

- 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.
- SNAP benefit amount depends upon number of people in household and total household income.

Household Size	Maximum Gross Monthly Income for households that contain an elderly or disabled member
1	\$2082
2	\$2820

The BEST way to determine if you are eligible is to apply for SNAP. Printable applications are available in English & Spanish on the website. <https://www.dhs.pa.gov/Services/Assistance/Pages/SNAP.aspx>

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 and to verify current eligibility guidelines, contact the **Lancaster County Assistance Office at 717-299-7421 or the PA Department of Human Services Statewide Customer Service Center at 1-800-692-7462.** For detailed information, you can also

access the Pennsylvania Department of Human Services at: www.dhs.state.pa.us. For those with internet access, application may be made through www.compass.state.pa.us

Benefits Data Trust/The PACE APPLICATION CENTER, 1-866-712-2060 may assist in applying over the phone.

Submit required documentation to the Lancaster County Assistance Office, 832 Manor St., Lancaster, PA 17602

IV. PACE AND PACENET PROGRAM

Designed to assist with the cost of medication. For information or to apply, call the **PACE Application Center at 1-866-712-2060**.

- 65 years of age or over and 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 \$27,500 (\$2,292/mo.)
 - Married couple: between \$17,700 (\$1,475) and \$35,500 (\$2,958/mo.)
- Income qualification is based on prior year's income and includes taxable and non-taxable sources. Assets and resources are not counted as income. 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) non-cash relief including food stamps, and 4) rent or property tax rebates or other PA Lottery funded benefits. *The amount one is charged for his/her Medicare Part B premium may be subtracted from countable 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 \$37.18 premium at the pharmacy each month.
- Effective January 1, 2019 PACENET cardholders not enrolled in a Part D Plan will pay a \$37.03 premium at the pharmacy each month.

V. PROPERTY TAX/RENT REBATE

This program provides assistance with rental or property tax costs in the form of a rebate on rent or property taxes paid during the previous year. Eligible individuals may apply on an annual basis. The deadline for the program is June 30, 2020. **Note:** The Revenue department may extend the application deadline if funds are available.

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.
- Income for previous year
 - Renters: Must be less than \$15,000 for a single or married couple.
 - Homeowners: 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) non-cash 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.
- A deceased spouse's income MUST be counted for any part that he/she lived during previous year.

Call PA Department of Revenue at 1-888-222-9190 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, as well as Community Action Program offices, and many state legislators' offices.

VI. SUPPLEMENTAL SECURITY INCOME (SSI)

To be eligible for SSI benefits, one must be aged (65+) or blind or disabled; and, meet citizenship and residency requirements; and, have limited income and limited resources.

GENERAL DEFINITIONS:

- **AGED**
 - 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
- **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,
 - Disability 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.
- **LIMITED INCOME**
 - Income includes:
 - Money earned from work;
 - Money from other sources, such as Social Security; pensions; Worker's Compensation; Unemployment Compensation; Veteran's benefits; friends and relatives; and,
 - Free food, clothing, and shelter.
 - 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:
 - Individual: \$772.10

- Couple: \$1158.30
- LIMITED RESOURCES
 - Resources are things a person owns such as:
 - Cash and bank accounts;
 - Land;
 - Personal property; and,
 - Life insurance.
 - Not all resources count for SSI
 - The SSI limits for resources that SSA counts are:
 - Individual: \$2,000
 - 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 Administration at 1-800-772-1213 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 1-888-2326302.
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-UGI-WARM (1-800-844-9276) or 1-800-276-2722

VIII: LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

LIHEAP may provide a cash credit of \$200-\$1000 per current heating season to qualified individuals, based on **household** size, income & fuel type. Credit is typically sent directly to fuel dealer. Crisis funds of between \$25-\$600 maximum per season may be authorized for emergency situations. Households will not be considered eligible for Crisis/Emergency assistance without *first* applying for the cash grant

- Income limits for the current 2019-2020 heating season are:
 - 1 person: \$18,735
 - 2 persons: \$25,365
 - 3 persons: \$31,995
 - 4 persons: \$38,625
 - Add \$6,630 for each additional person per household.

- 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.
- Applications are accepted between November 1st and April 10th.
- Assistance with applications is available at the County Assistance Office. Completed paper applications should be mailed or faxed to this office. A phone line for LIHEAP questions is available, Monday – Friday, 8am-5pm:
 - **Lancaster County Assistance Office**
832 Manor Street
P.O. Box 4967
Lancaster, PA 17604-4967
LIHEAP Line: 717-299-7543
Fax: 717-299-7565
- **In the event of a Heating Emergency, call #717-299-7543**
- Application for LIHEAP and other benefits can be made online at www.compass.pa.us
- Assistance with applying for LIHEAP is available at Lancaster County Office of Aging, 150 North Queen Street, Suite 415, Lancaster, PA 17603. 717-299-7979.
- The PA Benefits Center will assist with screening and applying over the phone, simply by calling, 1-866-712-2060, Monday – Friday, 9am-5pm.

IX. LAWYER REFERRAL SERVICE FOR THE ELDERLY

- Provides for one-half hour consultation with a lawyer for \$5 for persons aged 60+.
- No income guidelines
- Attorney pool is on 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 717-299-7979 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. It is a 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 one's status 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 Services program, please contact **Pennsylvania Dental Lifeline Network at 717-776-3262** or <https://dentallifeline.org/pennsylvania>. 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 when sending in application for renewed car registration.

Any Pennsylvania resident who is retired and receiving Social Security or other pension and annuities, with total income from all sources not exceeding \$19,200 annually, is eligible. Income from other sources such as interest dividends, capital gains, business income, rental income, wages, public assistance, unemployment compensation, cash gifts, life insurance and death benefits must be considered in calculating total income.

Applicants may renew registration online, however, it is necessary to have a printer as PennDOT no longer mails registration cards for those renewed online. Application forms (Form MV-371) are available for download at www.dmv.pa.gov under "Forms and Publications", Form MV-371 "Application for a Retired Person's \$10.00 Processing Fee on a Vehicle Registration":

<https://www.dot.state.pa.us/Public/DVSPubsForms/BMV/BMV%20Forms/mv-371.pdf> Individuals seeking an application may obtain one by contacting the Lancaster County Office of Aging at #717-299-7979. Please leave a message requesting this form with your name and address.