

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 usually required are:

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

 **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.

Contact:
Ohio Department of Medicaid
1-800-324-8680

Other programs: Ohio Benefit Bank can help you find out if you're eligible

The **Ohio Benefit Bank (OBB)** is a public / private initiative that connects people with low and moderate incomes to supports such as public benefits and tax credits.

- Visit the Ohio Benefit Bank at: www.ohiobenefits.org
- For help using the Ohio Benefit Bank, call **1-800-648-1176**

For questions about Medicaid:
Ohio Department of Medicaid
1-800-324-8680

Questions about this brochure?

- Contact OSHIIP:
Call 1-800-686-1578
email oshiipmail@insurance.ohio.gov

Mary Taylor
Lt. Governor /
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Financial Assistance Programs
for People Covered by Medicare

John R. Kasich
Governor

Mary Taylor
Lt. Governor / Director

www.insurance.ohio.gov



OSHIIP
Answers to your
Medicare questions



ODI
Ohio Department
of Insurance

Medicaid

Medicaid pays for covered medical bills, dental bills, eyeglasses and homemaker services. It might pay for all of your eligible bills or just part... it all 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:	\$ 663	\$ 1,120
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 \$700. She pays more than \$50 out-of-pocket each month for covered medical costs. Jane can qualify after spending only \$37 out-of-pocket each month. 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 \$1,500. Every month the couple pays \$300 for health insurance. The couple can qualify by spending an extra \$80 each month for covered medical expenses like doctor visits or dental work.*

* As of 2006, Medicare covers prescriptions for those who also qualify for Medicaid.

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: \$121.80/month for most people in 2016

Note: QMB is not subject to Estate Recovery.

QMB eligibility

	Single	Married
Monthly income:	\$ 1,010	\$ 1,355
Total resources:	\$ 7,280	\$10,930

Specified Low Income Medicare Beneficiary (SLMB)

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

- Medicare Part B premium: \$121.80/month for most people in 2016
- Retroactive Part B premium amounts for each of the past three months

Note: SLMB is not subject to Estate Recovery.

SLMB eligibility

	Single	Married
Monthly income:	\$ 1,208	\$ 1,622
Total resources:	\$ 7,280	\$10,930

Qualified Individual (QI)

Medicaid, QMB and SLMB are guaranteed for those who qualify, but QI benefits are limited. QI pays the Medicare Part B premium: \$121.80/month for most people in 2016.

Note: QI is not subject to Estate Recovery.

QI eligibility

	Single	Married
Monthly income:	\$ 1,357	\$ 1,823
Total resources:	\$ 7,280	\$10,930

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 & 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.
- You cannot be denied benefits because you are unable to go to the interview.
- **Please note:** 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.