



Legal Aid Society of Hawai`i

Medicaid, Medicare, and Other Medical Assistance Options

For more information, contact Legal Aid at:

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Hilo: 934-0678

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Kauai: 245-7580

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Visit our Web site at <http://www.legalaidhawaii.org>

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MEDICAID

What is Medicaid?

Medicaid is a needs-based program, administered by the Department of Human Services (DHS) Med-QUEST Division (MQD), that provides health insurance to individuals who are aged, blind, or disabled. Medicaid covers a wide range of services including: medical and behavioral health for adults and children, emergency dental for adults, full dental for children, and prescription drugs. Medicaid coverage is fee-for-service, which means you can go to any doctor who accepts Medicaid.

IMPORTANT NOTE: Medicaid is also often used to pay for nursing home expenses. There are special eligibility rules for nursing home coverage. Please contact Med-QUEST for more information.

Who is eligible for Medicaid?

The main eligibility requirements are 1) you are age 65 or over or are certified blind or disabled and 2) you are financially needy.

How is income calculated for Medicaid coverage?

The basic income limit for Medicaid is 100% of the Federal Poverty Level (FPL). For blind or disabled pregnant women, the income limit is 185% of the FPL. For blind or disabled children under age 19, the income limit is 200% of the FPL. Income generally includes any money that the household receives in a particular month from any source.

Monthly Income Limits for Medicaid Eligibility (as of July 2002)			
Household Size	100% FPL	185% FPL	200% FPL
1	\$ 861	\$1,592	\$1,722
2	\$ 1,162	\$2,149	\$2,324
3	\$ 1,463	\$2,706	\$2,926
4	\$ 1,764	\$3,263	\$3,528
5	\$ 2,065	\$3,820	\$4,130
6	\$ 2,325	\$4,301	\$4,650
7	\$ 2,620	\$4,847	\$5,240
8	\$ 2,915	\$5,392	\$5,830
Additional Person	\$ 295	\$545	\$590

What can I own and still qualify for Medicaid?

Medicaid limits the **assets** you can have and still be eligible for coverage. Assets include cash, stocks, bonds, the equity value of life insurance policies, and land. Some assets are not counted and do not affect Medicaid eligibility. For pregnant women and children under age 19, there are *no asset limits*.

Medicaid Asset Limits	Exempt Assets
✓ \$2,000 per individual	✓ the house you live in
✓ \$3,000 per couple	✓ household goods and personal belongings
✓ plus \$250 for each additional household member	✓ automobiles
	✓ one burial plot per person
	✓ a burial plan up to \$1,500

MEDICARE

What is Medicare?

Medicare is federally-funded health insurance program that provides coverage for hospital visits, some home health care, doctor's appointments, physical and occupational therapy and some medically necessary supplies. Medicare has two parts, Part A (Hospital Insurance) and Part B (Medical Insurance). Medicare does not cover most prescription drugs.

Who is eligible for Medicare?

Medicare is available to people who are age 65 or older, younger people who have been entitled to SSI, SSDI or Railroad Retirement Board disability benefits for 24 months, and people with end-stage renal disease (permanent kidney failure requiring dialysis or a transplant). There are *no income or asset limits* for Medicare.

What is Medicare Part A?

Part A helps pay for hospital expenses, some home health care, skilled nursing facility care, and hospice care. If you or your spouse worked for at least 10 years at a job that deducted taxes for Medicare payments, then there is no charge for Part A coverage.

What is Medicare Part B?

Part B helps pay for other medical expenses such as doctors' services, x-rays and other

tests, outpatient hospital care, medical equipment, and some home health care. Part B coverage is available to all applicants, but there is a monthly premium for most people.

How do I enroll in Medicare?

If you are receiving Social Security or Railroad Retirement Board benefits, then you are automatically entitled to Medicare Part A and Part B starting the first day of the month you turn age 65. Your Medicare card will be mailed to you a few months before your 65th birthday. If you are under age 65 and are receiving SSI/SSDI or Railroad Retirement Board disability benefits, then you will be automatically enrolled in Medicare Part A and Part B in the 25th month that you are entitled to disability benefits. All others should apply through the Social Security Administration.

Can I get help paying for Medicare expenses?

If you receive Medicare, have a limited income, and have countable assets below \$4,000 for an individual and \$6,000 for a couple, then you may qualify for help with Medicare related expenses including premiums, deductibles, and co-payments. Contact your nearest Med-QUEST office to apply for **Special Medicaid Coverage for Medicare Beneficiaries**.

MEDICAID SPEND-DOWN

What if my income is too high for Medicaid?

If you are aged, blind, or disabled, but you are over the Medicaid income limit, then you may still qualify for **Medicaid Spend-Down coverage**. To receive coverage, you must share medical expenses with Medicaid. Your cost-share, the amount you must pay each month, is the difference between your household's income and the medically needy standard of assistance for your household size.

Each month, the amount you spend on medical expenses, such as doctors' bills and prescription medication, must equal your cost-share. After you pay the cost-share, Medicaid will pay your remaining medical expenses for that month. If you do not pay your cost-share for three consecutive months, then you must reapply for Medicaid in the next month that you pay the cost-share amount.

IMPORTANT NOTE: Many people who receive SSDI (Social Security Disability Insurance) will be over-income for Medicaid coverage and will need to use the spend-down program for medical assistance until they become eligible for Medicare.

Medically Needy Standard of Assistance

(as of July 2002)

Household Size	Standard of Assistance
1	\$ 418
2	\$ 565
3	\$ 712
4	\$ 859
5	\$ 1,006
6	\$ 1,153
7	\$ 1,300
8	\$ 1,446
Additional Person	\$ 146

Tips for Meeting Your Cost-Share Amount

- ✓ Schedule Appointments Together –
Try to schedule all necessary non-emergency medical visits for all household members in the same month.
- ✓ Get Two or Three Months Worth of Medication at Once –
Ask your doctor for a prescription for a two or three month supply of your medications. This way, you will not have to pay your cost-share every month in order to get your regular prescriptions covered by Medicaid.
- ✓ Use Unpaid Medical Bills –
You can use unpaid medical or pharmacy bills from previous months to meet your cost-share amount for the current month. Expenses from several months may be combined to meet the cost-share amount in any month.
- ✓ Get Health Insurance or a Supplemental Medical Plan –
Premiums, deductibles and co-payments are allowable expenses for meeting your cost-share, as are subscription fees for other supplemental medical programs, like prescription drug cards. Additionally, health insurance or a supplemental plan may reduce your out-of-pocket expenses for health services, thus saving you money.

OTHER MEDICAL ASSISTANCE OPTIONS

What if Medicare does not provide enough coverage?

Some supplemental insurance programs are designed for Medicare recipients who want coverage beyond what Medicare provides. Two options are:

- ✓ HMSA 65C Plus
You do not have to be age 65 to be eligible, but you must be getting Medicare Part A and/or Part B. The program has a basic and a high option with monthly premiums ranging from about \$65 to \$76. In addition to extra coverage, the plan pays Medicare Part A and B deductibles and coinsurance amounts, but you must continue paying the Medicare premium.

Oahu – 948-6270
Maui -- 871-6295

Hilo – 935-5441
Kauai -- 245-3393

Kona – 329-5291

Lanai and Molokai 1-800-639-4672

TDD -- (808)948-6222

- ✓ Kaiser Permanente Senior Advantage
You do not have to be a senior, but you must be getting Medicare Part A and B and you must live on Oahu, Maui, or the Big Island. The monthly premium is approximately \$72. You must use providers within the Plan and continue to pay your Medicare premium.

Oahu -- 432-2010

Neighbor Islands -- 1-800-564-2010

TDD -- 643-8833 (toll-free direct)

What if I need help paying for prescription drugs?

Several programs provide discounts on prescription drugs, some charge a fee to join and some are only for drugs made by a specific company.

- ✓ Health Unified: Good Life Savers Membership
By joining this program, you can get up to a 70% discount on prescription drugs at participating pharmacies. There are also discounts for dental and vision services and hearing aids. The yearly cost is \$19 for an individual and \$29 for a family. For more information call 525-7577 (Oahu) or go to www.healthunified.com.
- ✓ Pfizer Drugs: Share Card
With this discount card you can order drugs made by Pfizer directly from Pfizer for a flat fee of \$15 per drug per month, which is up to a 75% discount. The card is only available to people age 65 or older who are income qualified. To apply, call Pfizer a 1-800-717-6005.
- ✓ Glaxo SmithKline: Orange Card
You can use this card at pharmacies and get discounts of 20-30% on drugs made by Glaxo SmithKline. The card is available to seniors age 65 and older and disabled people who receive Medicare. You must also be income qualified and without other health insurance. For an application, call Glaxo SmithKline at 1-888-672-6436.
- ✓ Novartis: Care Card
This card gives eligible Medicare recipients (age 65 or older or disabled) who lack prescription drug coverage a discount of 25% or more on select Novartis drugs.

Novartis charges a handling fee of \$2.25 per prescription. For more information, call Novartis at 1-866-974-2273.

✓ Merck: Your Xplan

With this mail order service, plan members can get discounts on most drugs, not only those made by Merck. There is an enrollment fee of \$25 for singles and \$40 for families. To enroll, call 1-877-733-6765.

✓ Lilly Answers

Through this program, low-income Medicare recipients who do not have prescription drug coverage can pay a flat \$12 fee for a month supply of any Eli Lilly drug. Call 1-877-RX-LILLY for more information.

✓ Together RX Card

This program gives income eligible Medicare recipients who do not have prescription drug coverage a discount of 20-40% on over 150 prescription medicines. Membership is free. For an application, go to www.Together-Rx.com or call 1-800-865-7211.

What if I need medical services, but I do not have health insurance?

Some community health centers and medical clinics charge for services on a sliding scale based on your income. Call 211, Aloha United Way's statewide hotline, for information on programs in your area.

DEFINITIONS:

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SSI/ SSDI – Supplemental Security Income and Social Security Disability Insurance. Cash assistance programs, administered by the Social Security Administration, for individuals with long-term disabilities.

Income – Includes earned income (for example, the salary from a job or income related to work) and unearned income (for example, government financial benefits, cash settlements, pensions, and child support).

Assets – Valuable property that could be converted to cash and used to meet current living needs including land, house, jewelry, and automobiles.

Medically Needy Standard of Assistance – The amount to which a person must spend down his or her income on medical expenses before Medicaid will begin to provide coverage.

CONTACT INFORMATION:

Med-QUEST Offices (for Medicaid and Medicaid Spend-Down applications)

Oahu Applications Section

801 Dillingham Boulevard, 3rd Floor
Honolulu, HI 96817
587-3521

65 Makaena Street, Room 110
Kaunakakai, HI 96748
553-1758

West Hawaii Section

Lanikai Professional Center
75-5586 Palani Road, Suite 3004
Kailua-Kona, HI 96740
327-4970

Lanai Unit

730 Lanai Avenue
Lanai City, HI 96763
1-800-894-5755

East Hawaii Section

88 Kanoiehua Avenue, Room 107
Hilo, HI 96720
933-0339

Kauai Unit

4473 Pahee Street, Suite A
Lihue, HI 96766
241-3575

Maui Section

2145 Wells Street, Suite 103
Wailuku, HI 96793
243-5780

Molokai Unit

Social Security Administration Offices (for Medicare applications)

Statewide Toll-Free Number

1-800-772-1213

Honolulu Office

300 Ala Moana Boulevard, Ste 1-114

Honolulu, HI 96850

541-3600

Pearl City Office

719 Kamehameha Highway

Pearl City, HI 96782

Hawaii Office

1178 Kinoole Street

Hilo, HI 96728

Kauai Office

Watumull Plaza

4334 Rice Street, Ste 105

Lihue, HI 96766

Maui Office*

One Main Plaza

2200 Main Street, Ste 125

Wailuku, HI 96793

*Maui office also serves the islands of Lanai and Molokai.

For Additional Medicare Information

Centers for Medicare and Medicaid Services (CMS)

1-800-MEDICARE

(1-800-633-4227)

www.medicare.gov

SAGE PLUS

(provides health insurance information for people age 60 or older)

586-7299 (Oahu)

1-888-875-9229 (statewide)