



Legal Aid Society of Hawai`i

Medicaid, Medicare, and Other Medical Assistance Options for those age 65 or older, or blind or disabled.

For more information, contact Legal Aid at:

Oahu: 536-4302

Hilo: 934-0678

Kona: 329-8331

Kauai: 245-7580

Maui: 242-0724

Molokai: 553-3251

Lanai: 565-6089

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. If you are looking for coverage for a family, younger adults or children, you will need to apply for Quest.

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 January 2006)

Household Size	100% FPL	185% FPL	200% FPL
1	\$ 940	\$1,739	\$1,880
2	\$ 1,265	\$2,340	\$2,530
3	\$ 1,591	\$2,943	\$3,182
4	\$ 1,917	\$3,546	\$3,834
5	\$ 2,243	\$4,149	\$4,486
6	\$ 2,567	\$4,728	\$5,112
7	\$ 2,891	\$5,307	\$5,738
8	\$ 3,204	\$5,886	\$6,364
Additional Person	\$ 313	\$579	\$626

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	
U	\$2,000 per individual	U	the house you live in
U	\$3,000 per couple	U	household goods and personal belongings
U	plus \$250 for each additional household member	U	automobiles
		U	one burial plot per person
		U	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, some medically necessary supplies and prescription drugs. Medicare has several different parts: Part A (Hospital Insurance), Part B (Medical Insurance), Part C (HMO Plans like Kaiser Senior Advantage or HMSA 65 C Plus), and Part D (Prescription Drug Plans).

Who is eligible for Medicare?

Medicare is available to people who are age 65 or older, younger people who have been entitled to 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' visits, 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. People who qualify for Medicaid or other Special Medical Assistance programs can have their Part B premium paid for by the state.

What is Medicare Part C?

For individuals who would like to pay for a more comprehensive health insurance from an HMO, there are several options they can choose from. These plans, called Medicare Advantage plans, then take the place of a person's Part A and Part B. Contact the plans directly for more information. There are plans offered by Aloha Care, Kaiser, and HMSA as well as others.

What is Medicare Part D?

This newest part of Medicare provides prescription drug coverage and is available to anyone who has either Part A or Part B. If you are on Medicaid and Medicare, you *must* now get your drugs from a Part D drug plan. There are many different private drug plans that offer this benefit, and you should read their information carefully before signing up. Be sure to check that the plan covers all of your medications and that you know about any restrictions and what the plan costs. Most plans have a monthly premium, a deductible, and co-payments. If your income is below 150% of Federal Poverty you may be eligible for a *Low-Income Subsidy* that will help pay for these costs. Contact Social Security or Legal Aid for an application.

How do I enroll in Medicare?

If you are receiving Social Security or Railroad Retirement Board benefits, then you are automatically entitled to Medicare 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 or Social Security to apply for **Special Medicaid Coverage for Medicare Beneficiaries** or the **Low-Income Assistance Subsidy** for Part D. Legal Aid can also assist you with these applications.

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.

Medically Needy Standard of Assistance (as of January 2006)	
	Tips for Meeting Your Cost-Share Amount
	Household Size Standard of Assistance
	1 \$ 418
U	<u>Schedule Appointments Together –</u> \$ 565
	2 \$ 712
	3 \$ 859
	4 \$ 1,006
	5 \$ 1,153
U	<u>Get Two or Three Months Worth of Medication at Once –</u> \$ 1,300
	6 \$ 1,446
	7 \$ 1,446
	8 \$ 146
	Additional Person
U	<u>Use Unpaid Medical Bills –</u> You can use unpaid medical 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.
U	<u>Get Health Insurance or a Supplemental Medical Plan –</u> 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. One option is to join a Part C plan such as:

U 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. It also provides a Part D drug benefit.

Oahu – 948-6000

Hilo – 935-5441

Kona – 329-5291

Maui -- 871-6295

Kauai -- 245-3393

Lanai and Molokai 1-800-639-4672

TDD -- (808)948-6222

U 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. If you are on this plan, you must use their Part D drug benefit as well.

Oahu -- 432-2010

Neighbor Islands -- 1-800-564-2010

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

What if I can't get Medicare or Medicaid and 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. However, some of these plans may no longer exist, so please call and check.

U 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).

U U-Share Card: With this discount card you can order drugs made by Pfizer and other companies directly from Pfizer for \$10 to \$30 per month, which is up to a

75% discount. To apply, call Pfizer a 1-800-707-3917 or visit www.ussharerx.com/enrollment.html

U Glaxo SmithKline: Orange Card

You can use this card at pharmacies and get discounts of up to 40% on drugs made by Glaxo SmithKline. You must be income qualified and without other health insurance. For an application, call Glaxo SmithKline at 1-888-672-6436.

U Novartis: Care Card

This card gives eligible individuals 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.

U 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.

U Lilly Answers

Through this program, low-income individuals 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.

U Together RX Card

This program gives income eligible individuals who do not have Medicare or 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:

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

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

West Hawaii Section

Lanikai Professional Center
75-5591 Palani Road, Suite 3004
Kailua-Kona, HI 96740
327-4970

Maui Section

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

Lanai Unit

730 Lanai Avenue
Lanai City, HI 96763
565-7102

Molokai Unit

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

You may also call 211 for further assistance.

East Hawaii Section

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

Kauai Unit

Social Security Administration Offices (for Medicare applications)

National Toll-Free Number

1-800-772-1213

TTY: 1-800-325-0778

Kauai Office

4334 Rice Street, Ste 105

Lihue, HI 96766

Honolulu Office

300 Ala Moana Boulevard, Ste 1-114

Honolulu, HI 96850

541-3600

Maui Office*

One Main Plaza

2200 Main Street, Ste 125

Wailuku, HI 96793

Also serves the islands of Lanai and Molokai.

Pearl City Office

563 Farrington Highway, Suite 201

Kapolei, HI 96701

Hawaii Office

1178 Kinoole Street

Hilo, HI 96728

For Additional Medicare Information

Centers for Medicare and Medicaid Services (CMS)

1-800-MEDICARE

(1-800-633-4227)

www.medicare.gov

SAGE PLUS

Health insurance information for people age 60 or older

586-7299 (Oahu)

1-888-875-9229 (statewide)