



MONEY SAVING BENEFIT PROGRAMS

For a Couple or Two Person Household

If your combined monthly income is less than:

- \$1,157** and you are 65 or disabled, and have *cash* assets less than **\$3,000**, you may be eligible for **Supplemental Security Income (SSI)**.
- \$1,509** and you have *cash* assets less than **\$3,000**, and less than **\$12,000** in asset Exclusions, and you are 65 or disabled, you may be eligible for **MaineCare**.
- \$2,074 with liquid assets less than \$87,000** and you are Medicare eligible, you may be eligible for the **Medicare Savings Program (QMB)**.
- \$2,356 with liquid assets less than \$87,000** and you are Medicare eligible, you may be eligible for the **Medicare Savings Program (SLMB)**.
- \$2,568 with liquid assets less than \$87,000** and you are Medicare eligible, you may be eligible for the **Medicare Savings Program (QI-1)**.
- \$2,504 (Gross Income) with liquid assets less than \$3,000 if over age 60 and less than \$2,000 if under age 60**, you may be eligible for the **SNAP** program, formerly called **Food Stamps**.
- \$2,301** (per KVCAP website: 2018-2019 heating season) and you are at least 60 years old, you may be eligible for the **Home Energy Assistance Program (HEAP)**. Income limit can be increased by adding out-of-pocket medical costs.
- \$2,466 with liquid assets less than \$87,000** and you are at least 62 years old or disabled, you may be eligible for The **Low Cost Drugs for the Elderly and Disabled (DEL) Program**
- \$4,932**, you may be eligible for the **Maine Rx Plus Program**.
- \$2,114** and you are a Medicare beneficiary, and you have less than \$28,720 In assets, you may be eligible to get help paying for your monthly premiums, Deductibles and co-payments under the Social Security's LIS program. **(Note: In Maine, if you receive the Medicare Savings Program benefit, you will get the LIS benefit automatically.**

For more information, an application for any benefit, or help completing an application
Contact Spectrum Generations, One Weston Court, Augusta, Maine 04330
Call toll free at 1-800-639-1553 TTY at 1-800-464-8703

Revised 2/4/2019

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Definition of Terms

Liquid or cash assets include money in the bank, value of stocks and bonds, CD's or anything that can be turned into cash.

Asset exclusion applies to interest earning accounts. Home & property it sits on and car **do not** count.

MaineCare (Medicaid) will pay most of your drug costs; pay your entire Medicare deductibles and co-pays, and some health care services not covered by Medicare.

Medicare Savings Programs

(QMB) Qualified Medicare Beneficiary pays your Medicare deductibles and co-pays, your Medicare Part B premium of \$135.50 per month, and qualifies you for help paying your monthly premiums, deductibles and co-payments under the Medicare Prescription Drug Program.

(SLMB and QI-1) Specified Low Income Medicare Beneficiary and Qualified Individual-1 pays your Medicare Part B premium of \$135.50 per month and qualifies you for help paying your monthly premiums, deductibles and co-payments under the Medicare Prescription Drug Program.

SNAP or Food Stamps gives you an **EBT** card with a cash value that you can use like money for groceries and Meals-on-Wheels donations. For seniors/persons receiving Social Security Disability, there is a maximum gross income. Maximum net income after allowable deductions determines eligibility.

Fuel Assistance helps to pay for your winter heating fuel, electricity, or wood/wood pellets bill and telephone (landline).

Low Cost Drug Program (DEL) provides a discount on prescription drug costs as much as 80% on some drugs if you are not receiving Medicare benefits. If you receive Medicare benefits, and do not receive the Medicare Buy-in Benefit, this benefit will pay your monthly part D plan premium **as long as the State of Maine enrolls you in a “state contracted” Medicare Part D Prescription Drug plan.**

Maine Rx plus Program provides a discount on prescription drug costs for some medications of approximately 15% off brand name drugs and 60% off generic drugs. Not all pharmacies participate in this program

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