

Martin O'Malley
Governor

Gloria Lawlah
Secretary



Anthony G. Brown
Lt. Governor

DEPARTMENT OF AGING
Choice, Independence and Dignity

MEMORANDUM #09-01

March 16, 2009

TO: Area Agency on Aging Directors

FROM: Gloria G. Lawlah, Secretary

SUBJECTS: (1) Update on Selected Income-Based Federal and State Programs That Can Benefit Seniors
(2) Food Stamp Program Changes its Name
(3) Maryland Homeowners Property Tax Credit and Renters Tax Credit Programs Accepting Applications for 2009

(1) Update on Selected Income-Based Federal and State Programs –

**Eligibility Levels Change Effective January 1, 2009 for Medicare D
(Prescription Drug) Low-Income Subsidy (also known as EXTRA HELP)**

(Changes for EXTRA HELP were not available when the previous Memorandum, #08-13, was distributed.)

**Eligibility Levels Change Effective January 23, 2009 for
Federal Poverty Guidelines
State of Maryland Senior Drug Assistance Program (SPDAP)
Senior Community Service Employment Program (SCSEP)**

**Eligibility Levels Change Effective March 1, 2009 for
Qualified Medicare Beneficiary (QMB) Program
Special Low-Income Medicare Beneficiary (SLMB) Program
Maryland Primary Adult Care (PAC) Program
Employed Individuals with Disabilities (EID) Program**

The Maryland Department of Aging periodically informs the Aging Network about changes in eligibility criteria for various income-based federal and State programs that can benefit seniors. This memorandum is to alert you to eligibility criteria changes for the programs listed above. Changes appear in **boldface** type and are shaded in gray on the attached chart.

Please note: the attached chart shows income criteria for “individual” and “couple” households. For larger households, eligibility criteria may be obtained from the individual programs.

Dates for eligibility level changes vary by program and are noted on the chart. Occasionally changes in existing programs are implemented on other dates, or new programs are instituted; in those cases, we endeavor to publicize the information as soon as it is available to our Department. Please check our website, www.mdoa.state.md.us, periodically for the latest memo and chart. Click on “Senior Information and Assistance,” and then (on second line) “General Eligibility Requirements for Selected Government Financial Programs.” In the past, within a calendar year, changes have generally occurred on or about January 1, March 1, July 1, and October 1.

Persons in the general public who have access to this memo are advised that Senior Information and Assistance specialists in the Area Agencies on Aging throughout Maryland have the local telephone numbers for programs listed on the chart. The specialists may be able to recommend other programs and services that can benefit the individual senior based on his/her needs. Call 410-767-1100 or 1-800-243-3425 (AGE-DIAL ext.77100) for the telephone number of your local Senior Information and Assistance office, or go to www.mdoa.state.md.us, click on “Senior Information and Assistance,” and then (on first line) “Senior Information and Assistance Local Offices.”

(2) Food Stamp Program Changes Its Name

The new name for Maryland’s Food Stamp Program is “Food Supplement Program” (FSP). At the federal level, the U.S. Department of Agriculture has re-named the Food Stamp Program the “Supplemental Nutrition Assistance Program,” sometimes using the acronym “SNAP.”

(3) Maryland Homeowners Property Tax Credit and Renters Tax Credit Programs Accepting Applications for 2009

Both of these programs are accepting applications and will do so until September 1, 2009. They can be found on the last page of the attached chart.

GGL:slr
Attachment (6 pages)

ATTACHMENT (6 pgs.) to MD Dept. of Aging Memo #09-01 - March 16, 2009
ELIGIBILITY LEVELS FOR SELECTED FEDERAL AND STATE PROGRAMS

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
Federal Poverty Guidelines Individual Couple	\$ 902.50 (\$10,830 per year) \$1214 (\$14,570 per year)		Effective: 1/23/09 (Date of publication of changes in the Federal Register)
Qualified Medicare Beneficiary Program (QMB) Individual Couple	(Apply \$20 income disregard – see note at bottom of page) \$ 902 \$1214	 \$4000 \$6000	Pays Medicare Part A and B premiums, co-payments, and deductibles. Effective: 3/1/09
Special Low-Income Medicare Beneficiary Program (SLMB) I Individual Couple II Individual Couple	(Apply \$20 income disregard – see note at bottom of page) \$ 903 - \$1083 \$1215 - \$1457 \$1084 - \$1218 \$1458 - \$1639	 \$4000 \$6000 \$4000 \$6000	Similar to QMB but pays only the Part B premium. Effective: 3/1/09
Maryland Primary Adult Care (PAC) Program Individual Couple	(After applying exclusions and disregards) \$1046 \$1214	 \$4000 \$6000	Provides MD residents, ages 19-64, <i>who do not qualify for Medicare</i> , with free primary care doctor visits, free mental health visits (psychiatric or counseling), and low-cost or free prescription drugs. <i>Does not cover hospital stays, ER visits, or specialty care.</i> Call 1-800-226-2142 (toll-free) for application & information. Effective: 3/1/09

Note: \$20 may be subtracted from the individual's or couple's gross income; if the \$20 subtraction reduces the income to the number listed on the chart, then the individual or couple probably qualifies for the benefit.

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
<p>Medicare Part D (Prescription Drug) Low-Income Subsidy (also known as EXTRA HELP)</p> <p>Individual Couple (100% poverty & below)</p> <p>Individual Couple (up to 135% poverty)</p> <p>Individual Couple (up to 150% poverty)</p>	<p>\$902.50 or less \$1214.17 or less ("full subsidy")</p> <p>\$902.51 - \$1218.38 \$1214.18 - \$1639.13</p> <p>\$1218.39 - \$1353.75 \$1639.14 - \$1821.25</p>	<p>(See note at bottom of page)</p> <p>\$ 8100 \$12,910</p> <p>\$12,510 \$25,010</p> <p>\$12,510 \$25,010</p>	<p>This financial assistance is only for Medicare beneficiaries who have a Medicare D prescription drug plan. Benefits vary depending on income level; assistance may help with cost of premiums, deductibles, co-pays.</p> <p>You will automatically receive EXTRA HELP if you have Medical Assistance, QMB, SLMB, or SSI; no need to apply.</p> <p>Apply through Social Security Administration (1-800-772-1213 or www.ssa.gov) or Local Department of Social Services.</p> <p>Effective: 1/1/09</p>
<p>State of Maryland Senior Prescription Drug Assistance Program (SPDAP)</p> <p>Individual</p> <p>Couple</p>	<p>\$32,490/yr.</p> <p>\$43,710/yr.</p>	<p>No test</p> <p>No test</p>	<p>For persons enrolled in a Medicare Prescription or Medicare Advantage Prescription Drug plan AND have a household income from 136% to 300% of federal poverty guidelines, SPDAP pays up to \$25 per month toward the cost of the premium for their chosen plan. This does not apply to individuals who are 100% Low Income Subsidy (LIS) or eligible for full federal EXTRA HELP as determined by the Social Security Administration. Proof of 6 months MD residency is required.</p> <p>Beginning on 1/1/09, SPDAP began offering a new coverage gap or "donut hole" subsidy of up to \$1200 per year for persons whose drug costs total more than \$2700 per year with household income from 150% to 300% of federal poverty guidelines. Not all Medicare Prescription or Medicare Advantage Plans are participating in the coverage gap subsidy.</p> <p>For further information or applications, call 1-800-551-5995 or go to www.marylandspdap.com</p> <p>Effective: 1/23/09</p>

Note: Annual asset figures, provided by Centers for Medicare and Medicaid, include \$1500 (for one person) or \$3000 (for a couple) for funeral/burial, if beneficiary indicates the need to use some of his/her assets for that purpose.

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
Maryland Energy Assistance Program (MEAP) Individual Couple	\$1516.65 \$2041.65 (represents 175% of poverty level)	No test No test	Provides eligible low-income Marylanders assistance with home heating bills; EUSP assists with electric bills. Only one application is required for both MEAP and EUSP. Both programs are administered by the Office of Home Energy Programs (OHEP), DHR.
Electric Universal Service Program (EUSP) Individual Couple	\$1516.65 \$2041.65 (represents 175% of poverty level)	No test No test	Next expected change: 7/1/09
Food Supplement Program (formerly Food Stamp Program) Individual Couple	\$ 867 \$1167 (net income)	\$3000 \$3000	A household's first \$144 per month is not counted in determining eligibility; household vehicles are not counted; there are also medical and housing deductions. Persons 60 and over (and their spouses) who are unable to purchase and prepare their own meals due to a disability, and who live and eat with others in a household whose combined income does not exceed 165% of the poverty level, <i>may</i> be considered a separate household. Next expected change: 10/1/09
Medical Assistance (Medicaid) Individual Couple	\$350 \$392	\$2500 \$3000	Requires documentation of disability; individuals can "spend down" to this income level to be eligible.
Medicaid Waiver for Older Adults	\$2022 (represents 300% of SSI)	\$2000	Assisted living and in-home services for individuals age 50 and older who meet Medicaid institutional eligibility rules; additional medical, financial, and technical eligibility requirements apply. Next expected change: 1/1/10

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
Senior Care Program Individual Couple	\$2444 \$3197	\$11,000 \$14,000	Case managed, in-home services program for individuals 65 and older. Next expected change: 7/1/09
Senior Assisted Living Group Home Program Subsidy Individual Couple	\$2444 \$3197	\$11,000 \$14,000	Provides financial assistance for a limited number of eligible Assisted Living Group Home residents age 62 or older. Next expected change: 7/1/09
Congregate Housing Services (CHSP) Subsidy Individual Couple	\$2444 \$3197	\$27,375 \$35,587	Provides financial assistance for a limited number of Congregate Housing residents in selected sites for individuals 62 and older whose net monthly income is insufficient to pay the full monthly fee for Congregate Housing Services. Next expected change: 7/1/09
Senior Community Service Employment Program (SCSEP) Individual Couple	\$13,538 per yr. \$18,213 per yr.	No test No test	Federally subsidized employment for persons ages 55 and over. Effective: 1/23/09
Accessible Homes for Seniors Individual Couple	\$55,440 per yr. (Washington MSA – Calvert, Charles, Frederick, Montgomery, & Prince George’s Counties) \$45,976 per yr. (all other jurisdictions) \$63,360 per yr. (Washington MSA) \$52,544 per yr. (all other jurisdictions)	No test No test	Provides zero-interest loans to modify a home space for senior (age 55 or older) living. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home. If the senior resides in home of a relative, eligibility is based on the owner’s income. This program is a joint initiative of the MD Dept. of Housing & Community Development and the MD Dept. of Aging. Application available by calling 800-756-0119 or at www.mdhousing.org . Next expected change: 4/09

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
<p>Employed Individuals with Disabilities (EID) Program</p> <p>Individual</p> <p>Couple</p>	<p>(Approximate countable income per month)</p> <p>Up to \$2707</p> <p>Up to \$3642</p> <p>(represents 300% of poverty level)</p>	<p>Less than \$10,000 in countable resources</p>	<p>The EID Prog. provides health insurance for qualified employed persons age 18-64 who are disabled. Persons with private health insurance or Medicare may still qualify for EID. Participants pay a monthly premium from \$0- \$55, depending on income.</p> <p>The EID Prog. is funded by the Maryland Medical Assistance Program (DHMH). Certain income and assets that count for other Medical Assistance programs do not count toward EID income limits.</p> <p>The MD Dept. of Disabilities (MDOD) partners with DHMH to promote the program. See www.mdod.state.md.us.</p> <p>Call MDOD at 443-514-5034 or 1-800- 637-4113 for assistance with likelihood of eligibility and completion of application by telephone.</p> <p>Effective: 3/1/09</p>
<p>Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards</p>	<p>For spouse in the community:</p> <p>Basic Maintenance and Shelter Allowance \$1750</p> <p>Maximum Maintenance and Shelter Allowance \$2739</p>	<p>For spouse in the nursing home: \$2500</p> <p>Minimum Community Spouse’s Asset Share \$21,912</p> <p>Maximum Community Spouse’s Asset Share: \$109,560</p>	<p>Refers to protection of some of the income and assets of a spouse remaining in the community when the other spouse has entered a nursing home.</p> <p>All non-exempt assets (savings and checking accounts, stocks, bonds, etc.) owned by either spouse, jointly or separately, are pooled as of date nursing home spouse enters the nursing home. Effective 1/1/09, the community spouse may keep \$21,912 or ½ the assets, whichever is greater, but not more than \$109,560. The couple’s remaining assets are used to pay for nursing home care or other expenses, until the nursing home spouse’s assets reach the Medicaid eligibility level of \$2500. The community spouse’s income will be evaluated to determine how much, if any, of the nursing home spouse’s monthly income can be allowed for the community spouse’s monthly maintenance allowance.</p> <p>Call 410-767-5800 or 1-800-492-5231 for questions on any aspect of the eligibility determination process.</p>

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
2009 State of Maryland Homeowners' Property Tax Credit Program	<p>Plan is based on relationship between property taxes and income; combined gross household income cannot exceed \$60,000.</p> <p>For application, with further explanation, call 410-767-4433 (Balto. metro area) or 1-800-944-7403 (other areas) or see www.dat.state.md.us.</p>	Net worth is less than \$200,000 (excluding property on which you are seeking credit and cash value of IRAs or qualified retirement savings plans).	<p>Allows a credit against the homeowner's 2008 property tax bill if property taxes exceed a fixed percentage of the person's gross income.</p> <p>No age restrictions.</p> <p>Credit applicable only to dwelling which is your permanent residence.</p> <p>Apply no later than 9/1/09.</p>
2009 State of Maryland Renters' Tax Credit Program	<p>Plan is based on relationship between rent and income.</p> <p>For application, with further explanation, call 410-767-4433 (Balto. metro area) or 1-800-944-7403 (other areas) or see www.dat.state.md.us.</p>	Net worth is less than \$200,000	<p>Provides tax credit up to \$750 a year for renters who meet certain requirements on rent paid in calendar year 2008.</p> <p>For persons age 60 and over, persons who are 100% disabled, or persons under age 60, not in subsidized housing, who have one or more dependents under age 18 in their home.</p> <p>Apply no later than 9/1/09.</p>