



**5a. How does enrollment in the MEDICARE SAVINGS PROGRAM (MSP) affect her budget and how much she puts in the SNT?**

Under the budget above, Betty was paying her own Medicare Part B premium, because her income was above the income limits (below) for the MSPs. Because she is placing money into the Trust, however, her countable Medicaid income is now reduced to the MSP level. (The QMB income limit is \$776/month). So she can now inform her Medicaid worker that she would like to enroll in QMB (in the same letter with which she submits the signed Trust). If she does, this will increase her spenddown by \$66.60 (in 2005 \$78.20!). She should make sure she puts this amount into the Trust, so that her spenddown will be -0-. Here is the new budget:

Total Income	1406.60	Gross Income
	<u>        </u>	<del>66.60 Medicare Part B premium</del>
	- 20.00	Disregard for aged, disabled
	<u>        </u>	<del>60.00 Blue Cross - premium</del>
	- 80.00	TOTAL DEDUCTIONS
	<u>1326.60</u>	Countable net income
	- 659.00	<u>Medicaid level for ONE</u>
	<u>667.60</u>	Spend-down

**How much should she put into the Trust?** At least \$667.60. In the original plan, she put in \$675, to cover the rent plus the monthly fee. Now she can still put in the same amount, but have \$66.60 more each month available to spend.

**THIS IS A GOOD POINT TO MAKE WITH HOME ATTENDANT CLIENTS WHO ARE RELUCTANT TO JOIN AN SNT** because they know the home care vendor can't force them to pay the spend-down bill anyway. If they do join the SNT, they can enroll in the Medicare Savings Program and save \$66.60 a month. Of this, they will use \$ 30 to pay the NYSARC monthly fee. But they will still have \$36.60 left each month as extra available cash. So they have a net gain. **In 2005 the Part B premium goes up to \$78.20.**

**Qualified Medicare Beneficiary Program (QMB):** This program can pay for either the Medicare Part A or Part B premium. For payment of the Medicare Part A premium, applicants must conditionally enroll in Medicare Part A at their local Social Security Office. This program also pays for the Medicare Parts A and B coinsurance and deductibles.

2004	Income Below	Resources Below
Single:	\$796 per month	\$4,000
Couple:	\$1,061 per month	\$6,000

**Specified Low Income Medicare Beneficiary Program (SLIMB):** This program pays for the Medicare Part B premium only. The applicant must have Medicare Part A in order to be eligible for the program.

2004	Income Below	Resources Below
Single:	\$951 per month	\$4,000
Couple:	\$1,269 per month	\$6,000

**Qualified Individual-1 (QI-1):** This program pays for the Medicare Part B premium only. The applicant must have Medicare Part A. States are allotted money for this program on a yearly basis.

Single:	\$1,068 per month	NO RESOURCE LIMIT	2004
Couple:	\$1,426 per month	"	

