

Public Benefits

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Types of Public Benefits

- Mississippi public benefits
 - SNAP
 - TANF
 - Medicaid
- Federal
 - Medicare
 - Social Security
 - Supplemental Security Income
 - Affordable Care Act

SNAP



- Supplemental Nutrition Assistance Program
- This program provides monthly benefits to low income families to buy food
- Each year, Federal guidelines establish the monthly benefit amount, based on:
 - household income and resources and
 - number of individuals in the household

Income Levels

- The state considers income levels for the household unless all members receive TANF or SSI
- Most households must meet both the gross and net income tests
- Households with an elderly or disable individual only need to meet the gross income standard and not the net standard

Gross and Net Income Limits

Household size	Gross Income	Net Income
1	\$1,265	\$973
2	\$1,705	\$1,311
3	\$2,144	\$1,650
4	\$2,584	\$1,988
5	\$3,024	\$2,326

Eligibility - Resources

- Each household is allowed:
 - up to \$2,250 in countable resources, or;
 - up to \$3,250 in countable resources if at least one family member is disabled or age 60 or over
- A family may have one vehicle worth \$4,650
Any amount over this value is counted toward the resource
- The home is **not** counted toward the resource limit

TANF – What is it?

- TANF stands for Temporary Assistance for Needy Families
- The program provides cash assistance to families with children under 18
- The aid will last for 60 months unless there is an exception

Eligibility for TANF

- Deprivation – having a child that is missing 1 or more parents (their financial support) due to incapacity or unemployment
- Income – the program takes into account a household's income (family of 3 < \$680)
- Resources – the limit on cash or cash asset resources is \$2,000

Payments & Requirements

- Payments are \$110 a month for the first person in the household; \$36 for the second; and \$24 for every other household member
- In order to continue receiving support adults in the household must enroll in a TANF approved work program.

TANF Work Program

- There are a few exceptions to the work program
 - Individual's over 60
 - Incapacity (mental or physical)
 - Caring for disabled household member
 - A woman who is in her third trimester or caring for a child under 12 months
 - Individual who is in treatment for substance abuse or domestic violence
- More information can be found at [http://www.mdhs.state.ms.us/temporary-assistance-for-needy-families-\(tanf\)/tanf-fact-sheet-brochure/](http://www.mdhs.state.ms.us/temporary-assistance-for-needy-families-(tanf)/tanf-fact-sheet-brochure/)

Medicaid

- Medicaid is a national health care program that helps pay medical bills for low income individuals.
- Payments are only made to healthcare providers.
- If provider does not take Medicaid, then you must pay the bill

<http://www.medicaid.ms.gov/medicaid-coverage/who-qualifies-for-coverage/income-limits-for-medicaid-and-chip-programs/>

Who is Eligible?

- Blind – people with less than 20/200 vision
- Aged – people over 65 years of age
- Disabled – people who are unable to work for 12 months or longer
- SSI Eligible – people who already receive SSI automatically qualify to receive Medicaid



Income and Resource Limits

- Income limits are based on Federal regulations that change each year
- The resource (bank accounts, property, etc) limit is \$4,000 for an individual and \$6,000 for a couple for SSI category



Resource Limit Exceptions

- There are several items that do not count against the resource limit:
 - Home Property
 - Two vehicles regardless of use (any value)
 - All household goods & up to \$5000 other personal property
 - Life insurance – face value \$10,000 or less.
 - Burial spaces for family members and burial funds up to \$6000/individual and \$6000/spouse.
- In order to receive Medicaid services an individual must apply for all benefits they're eligible to receive.

Retroactive Benefits



- An individual may qualify for retroactive Medicaid benefits in certain situations
 - The person would have been eligible for up to 3 months before he or she applied
 - He or she received medical services during that time period
 - Not every Medicaid program allows for retroactive benefits

Services

- 12 Doctor's office visits and a free physical a year
- 30 days of inpatient care at a hospital a year
- 6 emergency room visits a year
- 5 prescriptions a month, but no more than 2 may be a name brand

Services contd.

- A pair of eyeglasses every 5 years
- 25 home health visits a year
- Long term care
 - Nursing Homes
 - Intermediary care of the mentally challenged
 - Psychiatric residential treatment (children under 21)

For more information: <http://www.medicaid.ms.gov>

<http://www.medicaid.ms.gov/wp-content/uploads/2014/03/MS-Medicaid-Overview.pdf>

Medicare

- Medicare is a health insurance program for:
 - People age **65** or older
 - People **under** age 65 with certain disabilities
 - People of **all ages** with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare Parts

- Part A – Hospital
- Part B – Doctor/outpatient (similar to health insurance)
- Part C – Advantage plans
- Part D – Prescription drugs



Social Security Disability



- Social Security Benefits are paid through two programs:
 1. The **Social Security Disability Insurance (SSDI)** program (people who have paid in enough); and
 2. The **Supplemental Security Income (SSI)** program. Those with disabilities and very low income and resources may be eligible for SSI (people who have not paid in enough).

Social Security Benefits

- Benefits based on earnings
- Money for SS comes from taxes taken out of paychecks automatically
- 85% of the money is being used right now toward paying SS benefits for:
 - People who have already retired;
 - Disabled people;
 - Survivors of deceased workers; and
 - Dependents of beneficiaries



When To Draw Social Security

- Drawing Early – You can begin drawing benefits as early as age 62, but, if you do, your Social Security benefits will be PERMANENTLY reduced.
- Drawing on time – If you draw when you reach full retirement age, 67, you receive full benefits. Also once you reach full retirement age, you can work without your Social Security benefits being reduced based on income.
- Drawing Late – You can delay receiving retirement until age 70. Delaying retirement increases your benefits.

What If Something Happens to Me?

- Your family can draw your Social Security benefits after you die
- Widows or widowers:
 1. Aged 60 or over;
 2. Aged 50 and over if disabled;
 3. Any age if he or she is caring for your child under 16 or disabled and receiving Social Security benefits on your record.



What if something happens contd.

- Your children can receive benefits if they are unmarried and:
 1. Under 18 years old; or
 2. Between 18 – 19 years old, but in elementary or secondary school as full-time students; or
 3. 18 or over and disabled (the disability must have begun prior to age 22).

What is SSI?

- SSI will provide you with payments each month individuals have limited or no resources along with minimal income. Based on need
- Paid by tax revenues, not SS trust funds
- Eligibility
 - People who are:
 - 65 or older;
 - Blind; or
 - Disabled



Income Limits

- Income for 2015
 - \$733/ month for an individual & \$1,100 for a couple
 - Generally, the more you make, the less you will receive if you are eligible
 - However, these things are not counted towards your income:
 - The first \$20 a month of most income you receive;
 - The first \$65 a month you earn from working and half the amount over \$65;
 - SNAP;
 - Shelter you get from private nonprofit organizations; and
 - Most home energy assistance.

Resource Limits

- Property and Resources
 - If your resources and property exceeds \$2,000 (single) or \$3,000 (couple) you will not be eligible
 - However, these things are not counted in determining your resources
 - The home you live in and the land it is on;
 - Life insurance policies with a face value of \$1,500 or less;
 - Your car (usually);
 - Burial plots for you and members of your immediate family; and
 - Up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your spouse.
- Live in the US
- Be a US citizen or national

Affordable Care Act

- The United States had a healthcare crisis
- Before the ACA, insurance companies turned away 129 million Americans who had pre-existing conditions
- Insurance premiums had more than doubled over the last decade, while insurance company profits were soaring
- Tens of millions were underinsured and 50 million Americans had no insurance at all
- The President signed the ACA into law in 2010

ACA – What the Law Means for You

- Health insurance will now be more affordable & accessible
- Everyone must be offered insurance
- Guaranteed acceptance; no exclusions for pre-existing conditions
- Free preventative care
- No limits on annual or lifetime benefits
- Premiums won't vary based on health or gender
- Medicare is strengthened
- Children can stay on parent's insurance until 26
- Insurance companies must now use 80 cents of your premium dollar on health care or improvements to care rather than administrative costs

Ways to Have Insurance Coverage

1. Your Job
 - Your job provides insurance that you can purchase through them
 - If you don't like their insurance, you can go on the marketplace
2. Government
 - Medicare & Medicaid
3. Other
 - Private Insurance
 - www.healthcare.gov - Marketplace
4. 1 in 10 may not have coverage

The Marketplace

- The Health Insurance Marketplace helps uninsured people get health coverage
- A virtual store that allows you to shop & compare different insurance plans
- When you fill out an application it will automatically tell you if you qualify for:
 1. private health insurance
 2. subsidies based on household size and income
 3. Medicaid & CHIP
- Open enrollment ended March 31, but will reopen November 15
- You may qualify for a special enrollment period

Marketplace Plans

- Catastrophic Plans
 - available only to enrollees 29 & under
 - can apply for a hardship exemption
 - You will pay out-of-pocket up to \$6,350/year
- Bronze Plans
 - Covers approximately 60%
- Silver Plans
 - Covers approximately 70%
- Gold Plans
 - Covers approximately 80%
- Platinum Plans
 - Covers approximately 90%

What If You Don't Buy Insurance

- The 2014 penalty is calculated in 2 ways
 - 1% of your yearly household income
 - 95/person for the year, and only \$47.50/child under the age of 18
- These penalties are paid when you file your taxes
- You may file for an exemption; you won't pay the penalty

Subsidies

- Financial assistance that helps you pay for insurance
- Applicable to people who are between 100-400% FPL
- Only available through the Marketplace
- 2 Types of Subsidies:
 1. Advanced Premium Tax Credit – lowers your monthly health insurance payment
 2. Cost Sharing Reduction – reduces your out-of-pocket maximum (the most you'll have to pay during a policy period per year for health services including deductibles, coinsurance & co-pays)
- Application for a subsidy is part of the application process in the Marketplace

Federal Poverty Level

House Size	100%	133%	150%	200%	250%	300%	400%
1	\$11,670	\$15,521	\$17,505	\$23,340	\$29,175	\$35,010	\$46,680
2	15,730	20,921	23,595	31,460	39,325	47,190	62,920
3	19,790	26,321	29,685	39,580	49,475	59,370	79,160
4	23,850	31,721	35,775	47,700	59,625	71,550	95,400
5	27,910	37,120	41,865	55,820	69,775	83,730	111,640
6	31,970	42,520	47,955	63,940	79,925	95,910	127,880
7	36,030	47,920	54,045	72,060	90,075	108,090	144,120
8	40,090	53,320	60,135	80,180	100,225	120,270	160,360

<http://familiesusa.org/product/federal-poverty-guidelines>

ACA and Mississippi

- If you already have insurance you don't have to worry
- If you make 100%-400% the FPL then you would qualify for a subsidy in the marketplace
- 86% of people in Mississippi get subsidies for their insurance
- Mississippi did not expand Medicaid & the ACA assumed every state would expand Medicaid so they did not plan for what happens to people who are under the 100% poverty level
 - For now, people with very low incomes will just avoid the tax penalty & still waiting to see if they will expand Medicaid

Resources

- ❖ www.healthcare.gov
- ❖ www.medicaid.ms.gov
- ❖ www.medicare.gov
- ❖ <http://www.ssa.gov>
- ❖ <http://www.mdhs.state.ms.us>
- ❖ Catherine Kilgore, NMRLS
North MS Rural Legal Services
(662) 234-8731 ext. 2101