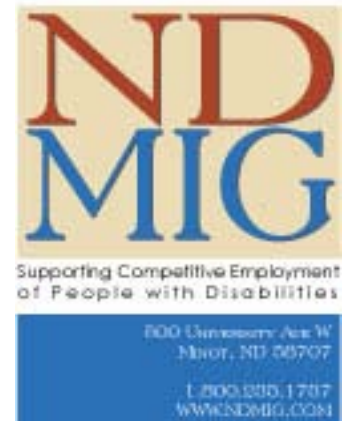


North Dakota Benefits Planning Network

Summer 2010 eNews



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Medicare Savings Programs

Mark Mehlhoff, CWIC, Rehab Services, Inc.

The Medicare Savings Programs provide special limited Medicaid coverage to assist with certain costs for Medicare beneficiaries with low income and few assets. In North Dakota, these programs include the following:

1. The Qualified Medicare Beneficiaries (QMB) program pays for Medicare premiums, deductibles, and coinsurance payments. The income level (maximum income) for QMB eligibility is equal to 100 percent of the poverty level applicable to a family of the size involved. For 2009/2010, the monthly income level is \$903 for a one-person unit and \$1,215 for a two-person unit.
2. The Specified Low-Income Medicare Beneficiaries (SLMB) program pays only the Medicare Part B premiums for the beneficiaries. Individuals who have SLMB coverage may also have coverage under another Medicaid program, such as the Workers with Disabilities Medicaid buy-in program, if they meet the eligibility criteria for the other Medicaid program. The income level for SLMB is equal to 120 percent of the applicable poverty level. For 2009/2010, the monthly income level is \$1,083 for a one-person unit and \$1,457 for a two-person unit.
3. The Qualifying Individuals (QI) program pays only the Medicare Part B premiums for the beneficiaries. However, unlike SLMB coverage, QI coverage is not available to beneficiaries who are in receipt of any other Medicaid benefits for the same period. The income level for QI is equal to 135 percent of the applicable poverty level. For 2009/2010, the monthly income level is \$1,219 for a one-person unit and \$1,640 for a two-person unit.

Effective January 2010, the asset limits for the Medicare Savings Programs are: \$6,600 for a one-person unit (\$4,000 in 2009); or \$9,910 for a two-person unit (\$6,000 in 2009).

Individuals who are covered by one of the Medicare Savings Programs are automatically entitled to extra help (the low-income subsidy) in paying for Medicare prescription drug coverage (Medicare Part D).

Sources: Medicaid Program Policy Manual 510-05-60 (Medicare Savings Programs) and 510-05-85-40 (Income Levels); Medicare and You 2010, page 79. [Back to Top](#)

[“Yes, You Can Work” Event - Held June 22, 2010 in Dickinson](#)

Excerpts from a report written by Kari Shea, ND VR

The Mission of the “Yes, You Can Work” event was to provide information to people with disabilities and to agencies with whom they work regarding the benefits of working. Invitations were sent to Dickinson area Vocational Rehabilitation (VR) clients who were either currently enrolled with VR or who have been within the last fiscal year. Invitations were also sent to area Social Security Administration (SSA) program recipients.

At the three sessions that day, there were a total of 74 participants, including 38 SSA program recipients. The event included information from VR, Stark County Social Services, and a ND Community Work Incentive Coordinator (CWIC). They shared information about benefits planning, work incentives, the ND Workers with Disabilities Coverage (Medicaid Buy-In), and the Americans with Disabilities Act (ADA) 20th Anniversary.

As a result of the event, several individuals made appointments to meet with VR Counselors and CWICs. Local agencies had the opportunity to network. Individuals received accurate information about the positive impacts of people with disabilities working without the fear of losing benefits or healthcare coverage. [Back to Top](#)

[Work Incentive Planning and Assistance \(WIPA\) Program Serves Many](#)

Terry Peterson, CWIC, Rehab Services, Inc. www.disablognd.blogspot.com

During this last fiscal year (July 1, 2009 to June 30, 2010) 467 individuals with disabilities received WIPA services. The North Dakota Community Work Incentive Coordinators (CWICs) gave in-service trainings to 315 people including; people with disabilities, disability professionals and service providers.

CESSI is the agency in charge of nation-wide promotion of the WIPA program. It actively targets individuals who are highly likely to need, use, or want WIPA services. These are beneficiaries who are 21-44 years of age and have reported earnings in the last 5 years. The total ND population meeting these criteria is 1,871. The current "active" WIPA client count for North Dakota is 1,007. The ND WIPA Program is reaching many people. [Back to Top](#)

Plan for Achieving Self Support (PASS) - A Case Study

From the ND Community Work Incentive Coordinators (CWICs)

John receives Social Security Disability Insurance (SSDI) benefits of \$434 per month and Supplemental Security Income (SSI) of \$260 per month. He has a vocational goal of working as a fundraiser/coordinator for an organization that assists a certain group of people with disabilities. John expects to receive a starting salary of \$1,000 per month for this work. To do the traveling involved in this job, however, John needs a late-model van equipped with hand controls. John asked a Community Work Incentives Coordinator whether it is possible for him to use a Plan to Achieve Self-Support (PASS) to pay for part of the purchase cost for such a vehicle.

Answer: Yes.

A PASS is a work incentive for individuals who are eligible for SSI and have income other than SSI to set aside to pay for items needed to pursue a work goal. The Social Security Administration (SSA) does not count the income that the individual sets aside under a PASS when it figures the amount of the SSI payment to the individual.

John can propose to use a PASS to set aside the amounts of his SSDI benefits and salary that SSA would otherwise count in figuring the monthly SSI payment to him. For John, those amounts are \$414 per month (SSDI benefit of \$434 per month minus the general income exclusion of \$20 per month) of his SSDI benefit, and \$467.50 per month (salary of \$1,000 per month minus the earned income exclusion of \$65 per month divided by 2) of his salary. John thereby will have a total of \$881.50 per month to use for installment payments for a van. Setting aside these otherwise countable amounts allows John to receive the maximum SSI payment for one individual of \$674 per month. To meet his living expenses, John will have \$1,226.50 per month, which consists of \$674 per month of SSI, \$20 per month excluded for SSI purposes from his SSDI benefit, and \$532.50 per month not counted for SSI purposes from his salary.

With the assistance of the CWIC, John prepared and submitted an application for a PASS to the SSA PASS Cadre in Denver, Colorado. The Cadre approved a PASS for John for the duration of three years. [Back to Top](#)

North Dakota Community Work Incentive Coordinators

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Upcoming Events

- July 25-26** North Dakota Transition Conference – Seven Seas Hotel - Mandan, ND
- August 31** Benefits Planning Task Force Meeting from 10am – 2pm in Bismarck
(Location to be determined.)
- September 22-24** ND Conference of Social Welfare Grand International Minot, ND
- September 28-30** Northern Plains Conference on Aging and Disabilities – Ramada Plaza
Suites - Fargo, ND

Alternative formats available upon request or for more information about the
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This product was developed under the North Dakota Medicaid Infrastructure Grant, Award Number: 1QACMS300054/04; CFDA No. 93.768 from the U.S. Department of Health and Human Services Center for Medicare and Medicaid Services received by the North Dakota Center for Persons with Disabilities. However, these contents do not necessarily represent the policy of the U.S Department of Health and Human Services and the North Dakota Center for Persons with Disabilities.