



Federal Resources for South Texas Seniors

Medicare Part D Extra Help/Low-Income Subsidy (LIS)

Medicare's Part D Low Income Subsidy helps cover Part D prescription drug plan costs. Depending on income and assets, the program either covers some or all Part D costs, including premiums, deductibles, and copayments. The Social Security Administration and the Centers for Medicare & Medicaid Services work together to provide the benefit.

You can check your eligibility here: <https://www.ssa.gov/benefits/medicare/prescriptionhelp.html>

Medicare Savings Programs (MSP)

MSPs are Medicaid-administered programs for people on Medicare who have limited income and resources. These programs help qualified individuals afford Medicare. There are four different Medicare Savings Programs, each with different income and resource eligibility limits. *Note: Enrollment into MSPs automatically "deems" a person eligible to receive the Medicare Part D Low Income Subsidy.*

1. **Qualified Medicare Beneficiary (QMB):** People may qualify if they have income less than 100% of the Federal Poverty Level (FPL) and resources under \$8,400 if single, \$12,600 if married. If eligible, QMB will cover the Medicare premiums (Part A, if applicable, and Part B), deductibles, copayments and/or coinsurance. *Monthly income limit: \$1,153/\$1,546 single/married.*

2. **Specified Low-Income Beneficiary (SLMB):** Seniors and adults with disabilities may qualify if they have income between 100-120% FPL and resources under \$8,400 if single, \$12,600 if married. If eligible, SLMB will cover the Medicare Part B premium (\$170.10 in 2022). *Monthly income limit: \$1,379/\$1,851 single/married.*

3. **Qualifying Individual (QI):** QI is a limited program available on a first-come, first-served basis. People with Medicare may qualify if they have income between 120-135% FPL and resources under \$8,400 if single, \$12,600 if married. If eligible, QI will cover the Medicare Part B premium. *Monthly income limit: \$1,549/\$2,080 single/married.*

4. **Qualified Disabled Working Individual (QDWI):** Adults under age 65 and disabled but who recently returned to work and are no longer eligible for premium-free Part A may qualify for QDWI. Their income must be at or below 200% FPL and their resources under \$4,000 if single, \$6,000 if married. However, there are additional earned income disregards that raise the income ceiling for QDWI up to 400% FPL. If eligible, QDWI will cover their Part A premium. *Monthly income limit: \$4,615/\$6,188 single/married.*

You can check your eligibility here: <https://yourtexasbenefits.com/Learn/Home>

Medicaid (STAR+PLUS)

STAR+PLUS allows disabled adults and elderly Texans, aged 65 or older, who require a nursing facility level of care to reside at home, adult foster care, or in assisted living residences and receive care services in those locations. Under this Medicaid waiver, both medical care and non-medical long term care services are covered. Benefits such as personal care, adult day care, assistance for home modifications, and personal emergency response systems are available.

You can check your eligibility here: <https://yourtexasbenefits.com/Learn/Home>

Supplemental Nutrition Assistance Program (SNAP)

SNAP helps people buy the food they need for good health. People also can buy garden seeds with SNAP benefits. Texas also maintains the Texas Simplified Application Project (TSAP), which provides SNAP benefits to Texas households where all household members are either older adults (age 60 and older) or people with disabilities. To qualify, members of your household must have no earned income, which is income received from working. The application is shorter, certifications last for three years rather than six months, and renewals do not require interviews.

You can check your eligibility here: <https://yourtexasbenefits.com/Learn/Home>

Energy Assistance (LIHEAP)

The Low Income Home Energy Assistance Program (LIHEAP) assists eligible low-income households with their heating and cooling energy costs, bill payment assistance, energy crisis assistance, weatherization and energy-related home repairs. These funds go to local provider organizations, not to individuals directly.

You can find a local provider organization by calling 2-1-1 or (877) 541-7905.

Supplemental Security Income (SSI)

SSI is a federal program that provides monthly payments to people who have limited income and few resources. SSI is for people who are 65 or older, as well as for those of any age, including children, who are blind or have disabilities.

You can check your eligibility here: <https://www.ssa.gov/benefits/ssi/65older.html>

State Pharmacy Assistance Programs (SPAP)

Texas maintains a Kidney Health Care program to help seniors with end-stage renal disease pay for their treatment. The program helps cover the cost of dialysis treatments, access surgery, drugs, travel to transplant or dialysis services, and Medicare premiums.

You can check your eligibility here: <https://www.hhs.texas.gov/services/health/kidney-health-care>

Sources: National Council on Aging, <https://www.ncoa.org/>