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Programs are available to help low-income senior citizens

In today's economic climate, some senior citizens who thought that they had saved enough for a comfortable retirement have found themselves struggling to make ends meet. Investments have lost value, and retirees find that they cannot manage expenses as well on less investment income. While these seniors would not consider themselves "poor," they might not be aware that there are programs in Pennsylvania that can help low income seniors, as well as seniors in changed circumstances, to help meet basic living expenses.

Medicare is medical insurance for those who are 65 years old and older, or who are receiving SSDI benefits from Social Security. Many people are not aware of the Medicare Savings Programs, also known as "Medicare Buy-In," which can pay for premiums for Part B, and in some cases, for Part A also. There are different levels of assistance, depending upon the income of the person or the couple; acceptance to this program is also dependent on asset level. At this point, the maximum assets permitted are \$4,000 for a single person, and \$6,000 for a couple, but this is increasing on January 1, 2010 to \$8,100 for single persons, and to \$12,910 for a couple. The application is fairly short, and can be obtained at www.dpw.state.pa.us, under "Publications, Forms and Reports." The County Assistance Office of the Department of Welfare is the administrator of this program.

The Social Security Administration has a benefit called "Supplemental Security Income," or SSI which can supplement an individual's inadequate Social Security benefit. The benefit is \$701.40 per month for an individual, and \$1,054.70 per month for a couple. It is means tested, in that there is a resource limit (\$2,000, single, and \$3,000 for a couple), but it insures automatic Medicaid eligibility. There are earned income disregards. Application must be made to the Social Security Administration for this benefit for those who are over 65 years or disabled.

Prescription medicine costs can be a major portion of an older person's budget allowance. In Pennsylvania, we are fortunate to have PACE and PACENET. For PACE, one must be 65 years old or older, with an income of \$14,500 for a single person, and \$17,700 for a couple. It is based upon the previous year's income, and there is no asset limit. The co-payment is \$6.00 for generic drugs, and \$9.00 for brand name medications. PACENET has a slightly higher co-pay, but also has higher qualifying income limit of \$23,500 for a single person, and \$31,500 for a couple. Eligibility of either of these programs gives the consumer the ability to join a Part D plan; PACE users will have the premium paid for them.

There is additional help for prescription medications in the form of the Low Income subsidy, also known as "Extra Help." This program, for eligible beneficiaries, will pay for Part D premiums (up to the "benchmarked" amount, pay the deductible, have reduced co-payments for drugs, NO DONUT HOLE, qualify for additional catastrophic coverage, and have the ability to change plans monthly. Eligibility is for those who are already in the Medicaid program, or in the Medicare Buy-In, or meet income and asset limits. Application is through the County Assistance Office or the Social Security office.

There are more programs to help with utilities (e.g. LIHEAP), other utilities, telephone bills, and food stamps to help with food bills. Contact the Aging and Adult Office at 1-717-783-6207 or your local County Assistance Office of the Department of Welfare for more information.