

UNDERSTANDING Medicaid & LIS



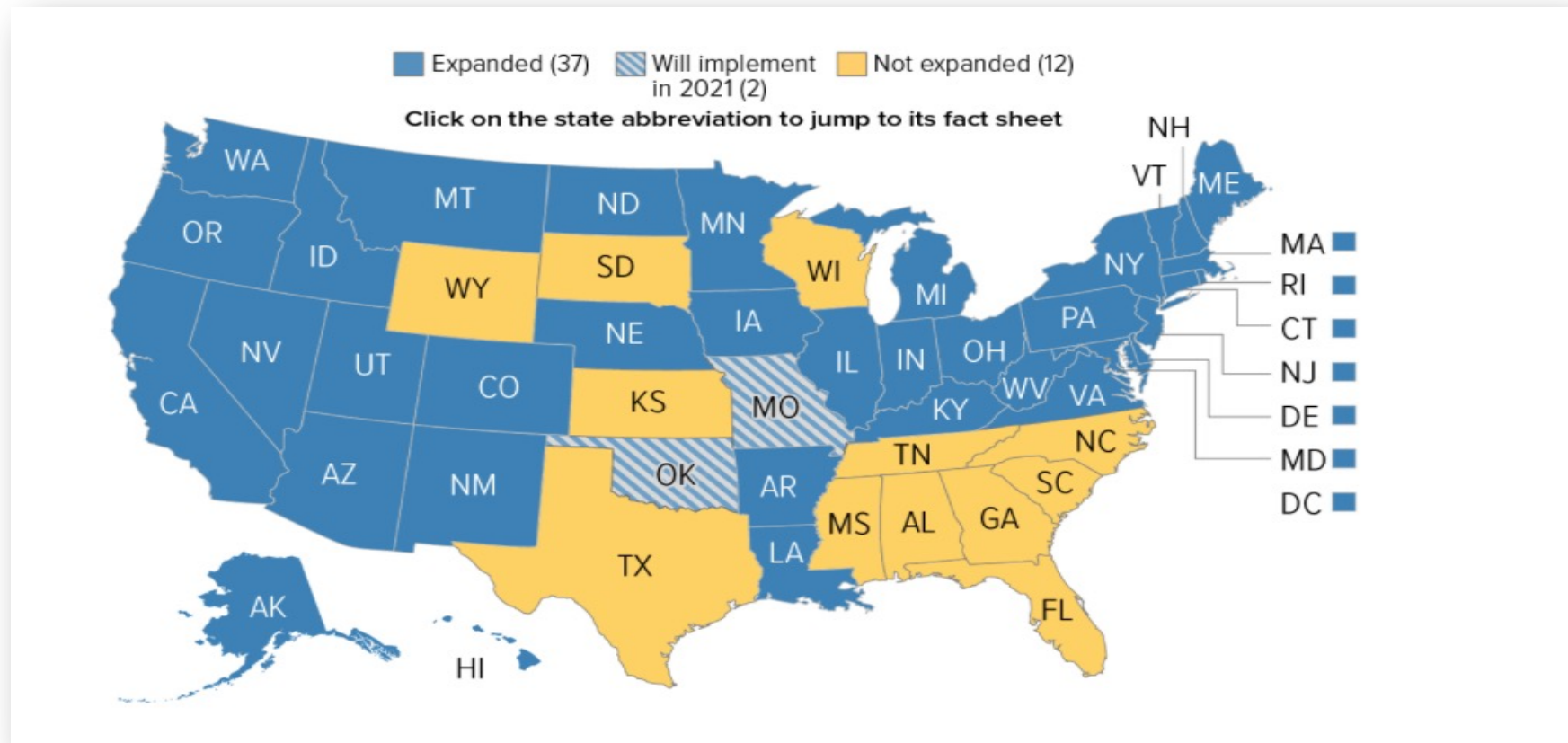
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WHAT IS MEDICAID?



Medicaid is a state & federally funded, state-administered program. The Medicaid program is for individuals who have among other eligibility qualifications **LIR – (Low Income Resources)**. Most people think Medicaid is only for those who have limited resources; however, this is not true. Many groups of people are covered by Medicaid. Even within these groups, though, certain requirements must be met. These may include your age, whether you are pregnant, disabled, blind, or aged; your income and resources **(like bank accounts, real property, or other items that can be sold for cash)**; and whether you are a U.S. citizen or a lawfully admitted immigrant. The rules for counting your income and resources vary from state to state and from group to group. There are special rules for those who live in nursing homes and for disabled children living at home.

STATE ONLY PROGRAMS



Most States have additional "**State-only**" programs to provide medical assistance for specified poor persons who do not qualify for the Medicaid program. **No Federal funds are provided for State-only programs.** Medicaid does not provide medical assistance for all poor persons. Even under the broadest provisions of the Federal statute (**except for emergency services for certain persons**), the Medicaid program does not provide health care services, even for very poor persons, unless they are in one of the designated eligibility groups. **Low income is only one test for Medicaid eligibility; assets and resources are also tested against established thresholds.**

POVERTY GUIDELINES

# of Persons in Household	2022 Federal Poverty Level for the 48 Contiguous States (Annual Income)					
	<i>QMB</i>	<i>100%</i>	<i>SLMB</i>	<i>120%</i>	<i>QI</i>	<i>135%</i>
	1	\$13,590		\$16,308		\$18,347
	2	\$18,310		\$21,974		\$24,719
	3	\$23,030		\$27,636		\$31,091
	4	\$27,750		\$33,300		\$37,463
	5	\$32,470		\$38,964		\$43,835
	6	\$37,190		\$44,628		\$50,207
	7	\$41,910		\$50,292		\$56,578
	8	\$46,630		\$55,956		\$62,951
Add \$4,720 for each person in household over 8 persons						
# of Persons in Household	2022 Federal Poverty Level for the 48 Contiguous States (Monthly Income)					
	<i>QMB</i>	<i>100%</i>	<i>SLMB</i>	<i>120%</i>	<i>QI</i>	<i>135%</i>
	1	\$1,133		\$1,359		\$1,529
	2	\$1,526		\$1,831		\$2,060
	3	\$1,919		\$2,303		\$2,591
	4	\$2,313		\$2,776		\$3,123
	5	\$2,706		\$3,247		\$3,653
	6	\$3,099		\$3,718		\$4,184
	7	\$3,493		\$4,192		\$4,716
	8	\$3,886		\$4,663		\$5,216
Add \$393.33 for each person in household over 8 persons						

This is the 2022 Federal Poverty Limit Chart. While income is only one of the qualification thresholds it is typically the first one measured. A person's income must be at or below the FPL limit.

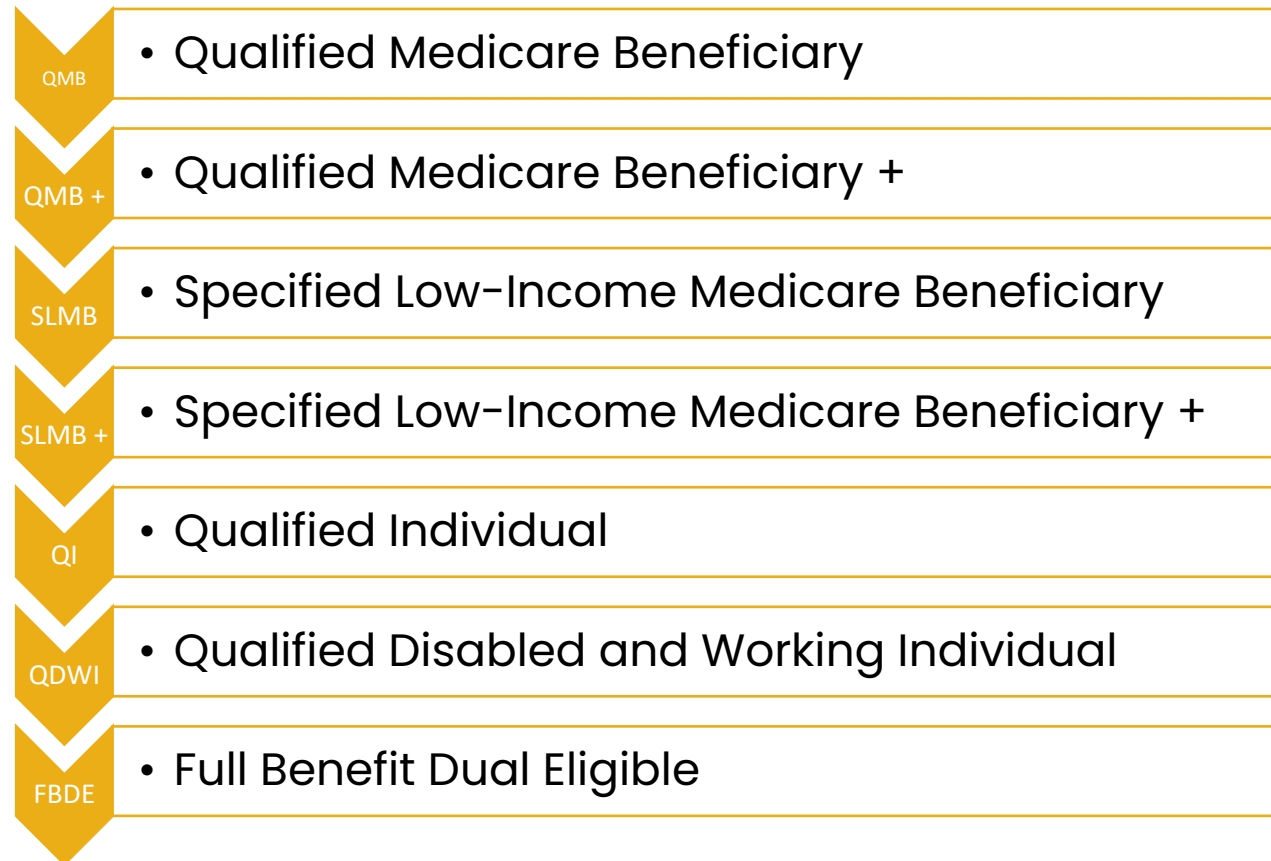
- *QMB = 100% of the FPL*
- *SLMB= 100% to 120% of the FPL*
- *QI= 120% to 135% of the FPL*

MEDICAID BENEFIT LEVELS

We now know that Medicaid offers help to more than just people with limited or no financial resources. With this information in mind let's cover the different types of assistance that someone on Medicaid could expect to receive.

How many levels are on Medicaid?

There are currently seven different levels of Medicaid, and they are:



The 7 Levels Of Medicaid

What does each eligibility level cover?

Eligibility Level	Part A Premium	Part B Premium	Part D Premium ²	Medicare Deductibles, Co-pays, Co-insurance	Full Medicaid Benefits
QMB Only	Yes	Yes	No ²	Yes	No
QMB Plus	Yes	Yes	No ²	Yes	Yes
SLMB Only	No	Yes	No ²	No	No
SLMB Plus	No	Yes	No ²	Varies By State	Yes
QI	No	Yes	No ²	No	No
QDWI	Yes	No	No	No	No
FBDE	No	Varies By State	No	Varies By State	Yes

¹Low Income Subsidy may be available to help with Part D premium cost.

²QMBs, SLMBs and QIs are automatically enrolled in the Low-Income Subsidy program to cover Part D premium costs and will not have Part D premium expenses up to the current state benchmark amount.