



# Health Insurance Eligibility Screening Tool

Updated: April 2008

## Publicly-Sponsored Health Insurance Eligibility Chart

**Instructions:** Screen clients by family size and monthly income (as % of Federal Poverty Level)

Program Name (Description or Agency Name) <i>Resource Limits</i>	Monthly income % of FPL	FAMILY SIZE										
		1	2	3	4	5	6	7	8	9	10	+10
<b>TANF No Shelter</b> (DSHS) Resources=\$1k	<b>N/A</b>	212	268	332	391	451	511	591	654	718	780	780
<b>TANF Shelter</b> (DSHS)Resources=\$1k	<b>N/A</b>	349	440	546	642	740	841	971	1075	1180	1283	1283
<b>GAU</b> (DSHS homeless temporary disability)	<b>N/A</b>	339	<i>GAU Resources=\$0; Note: NO children in family</i>									
<b>MN Medically Needy</b> (DSHS) <i>MN Resources</i>	<b>N/A</b>	603 2000	603 3000	667 3050	742 3100	858 3150	975 3200	1125 3250	1242 3300	1358 3350	1483 3400	1483 +50
<b>QMB</b> (DSHS Medicare Savings Program)	<b>100</b>	867	1167	1467	1767	2067	2367	2667	2967	3267	3567	+300
<b>SLMB</b> (DSHS Medicare Savings Program)	<b>120</b>	1040	1400									
<b>ESLMB</b> (DSHS Medicare Savings Program)	<b>135</b>	1170	1459									
<i>Medicare Savings Program (MSP) Resources/Assets = \$4,000/person, \$6,000/couple</i>												
<b>LIS</b> ("Extra Help" for Medicare Part D)	<b>150</b>	1301	1751	2201	2651	3101	3551	4001	4451	4901	5351	450
<i>Low Income Subsidy (LIS) "Extra Help" Resources/Assets = \$11,710/person, \$23,410/couple</i>												
<b>Pregnancy</b> (DSHS)	<b>185</b>	*	2159	2714	3269	3824	4379	4934	5489	6044	6599	555
<b>Basic Health, Kid's Medicaid</b> (DSHS) <b>Take Charge</b> (Planned Parenthood), <b>Bridge Assistance</b> (hospital charity care) <b>WAHA/WPA</b>	<b>200</b>	1734	2334	2934	3534	4134	4734	5334	5934	6534	7134	600
<b>HWD</b> (DSHS, Healthcare for Workers with Disabilities) <b>COPEs</b> (DSHS, long-term care)	<b>220</b>	1907	2567	3227	3887	4547	5207	5867	6527	7187	7847	660
<b>Bridge Assistance 90%</b>	<b>225</b>	1951	2601	3301	3976	4651	5326	6001	6676	7351	8026	675
<b>CHIP</b> (DSHS) <b>BA 75%</b>	<b>250</b>	2168	2918	3668	4418	5168	5918	6668	7418	8168	8918	750
<b>Bridge Assistance 50%</b>	<b>300</b>	2601	3501	4401	5301	6201	7101	8001	8901	9801	10701	900
<b>Bridge Assistance 25%</b>	<b>350</b>	3035	4085	5135	6185	7235	8285	9335	10385	11435	12485	1050
<b>Bridge Assistance 10%</b>	<b>400</b>	3468	4668	5868	7068	8268	9468	10668	11868	13068	14268	1200
<b>Monthly Household Income</b>												



# Health Insurance Eligibility Screening Tool

Updated: 15 March 2007

## Definitions, Resources and Advising Guide

<u>Program name on eligibility chart</u>	<u>Program name/description</u>	<u>For more info see resource:</u>	<u>Action to take if client may be eligible for this program:</u>
<b>TANF No Shelter</b>	DSHS Temporary Assistance for Needy Families that have <b>no</b> shelter costs. Provides Medical Coupon for ALL family members.	WAHA Access Coordinators or DSHS worker	<ul style="list-style-type: none"> <li>Refer client to WAHA Access Coordinator for application assistance</li> </ul>
<b>TANF Shelter</b>	DSHS Temporary Assistance for Needy Families that have shelter costs. Provides Medical Coupon for ALL family members.	WAHA Access Coordinators or DSHS worker	<ul style="list-style-type: none"> <li>Refer client to WAHA Access Coordinator for application assistance</li> </ul>
<b>GAU</b>	DSHS temporary disability, usually for homeless people with no children.	"Insurance for People With Disabilities" binder in SHIBA office, or ask WAHA Access Coordinator	<ul style="list-style-type: none"> <li>Refer client to WAHA Access Coordinator for application assistance.</li> </ul>
<b>MN</b>	DSHS Medically Needy program. Income Limit for Medicaid Spenddown (Medicaid with a deductible). Client must fall into a Medicaid category (Aged,Blind,Disabled)	WAHA Access Coordinators or DSHS worker	<ul style="list-style-type: none"> <li>Refer client to WAHA Access Coordinator for application assistance</li> </ul>
<b>MN Resources</b>	DSHS Medially Needy. Resource limit for Medicaid Spenddown. Client must fall into a Medicaid category (Aged,Blind,Disabled)	WAHA Access Coordinators or DSHS worker	<ul style="list-style-type: none"> <li>Refer client to WAHA Access Coordinator for application assistance</li> </ul>
<b>Immigrant Kids Program</b>	DSHS Immigrant Kids' Program. For non-citizen children only.	WAHA Access Coordinators or DSHS worker	<ul style="list-style-type: none"> <li>Refer client to WAHA Access Coordinator for application assistance</li> </ul>

<u>Program name on eligibility chart</u>	<u>Program name/description</u>	<u>For more info see resource:</u>	<u>Action to take if client may be eligible for this program:</u>
<b>QMB</b>	One of three DSHS Medicare Savings Program (MSP). QMB provides Medicare <b>Supplemental</b> coverage; Medical coupon fills in gaps in Medicare A&B.	<ul style="list-style-type: none"> <li>• “Medicare Savings Program: Save Money on Medicare” tri-fold brochure</li> </ul>	<ul style="list-style-type: none"> <li>• Explain Medicare A&amp;B</li> <li>• Explain how QMB Medical Coupon fills gaps.</li> <li>• Explain how SLMB pays for Part B premium and lowers Part D costs</li> <li>• Advise client re. Medicare Part D and offer plan finding assistance</li> <li>• Refer to WAHA Access Coordinator for QMB application assistance</li> </ul>
<b>SLMB</b>	One of three DSHS Medicare Savings Programs (MSP). Pays Medicare part B premium ONLY, no supplement. Auto-qualifies beneficiary for LIS. Does NOT include Medical Coupon.	<ul style="list-style-type: none"> <li>• “Medicare Savings Program: Save Money on Medicare” tri-fold brochure in</li> </ul>	<ul style="list-style-type: none"> <li>• Explain Medicare A&amp;B</li> <li>• Explain how SLMB pays for Part B premium and lowers Part D costs</li> <li>• Advise client re. Medicare Part D and offer plan finding assistance</li> <li>• Refer to WAHA Access Coordinator for SLMB application assistance</li> </ul>
<b>ESLMB</b>	One of three DSHS Medicare Savings Programs (MSP). Pays Medicare part B premium ONLY, no supplement. Auto-qualifies beneficiary for LIS. Does NOT include Medical Coupon.	<ul style="list-style-type: none"> <li>• “Medicare Savings Program: Save Money on Medicare” tri-fold brochure</li> </ul>	<ul style="list-style-type: none"> <li>• Explain Medicare A&amp;B</li> <li>• Explain how ESLMB pays for Part B premium and lowers Part D costs</li> <li>• Advise client re. Medicare Part D and offer plan finding assistance</li> <li>• Refer to WAHA Access Coordinator for ESLMB application assistance</li> </ul>
<b>LIS</b>	Social Security Administration’s “Extra Help” low income subsidy to help pay Medicare part D prescription drug premium/deductible, lower co-pays.	<ul style="list-style-type: none"> <li>• “7 Steps” workbook</li> <li>• LIS application</li> </ul>	<ul style="list-style-type: none"> <li>• Refer to Bellingham Social Security Office to apply: 104 Magnolia Street, or 1-800-676-4175; OR</li> <li>• Refer to WAHA Access Coordinator for LIS application assistance</li> </ul>
<b>Pregnancy</b>	DSHS coverage for pregnant women. Provides Medical Coupon.	<ul style="list-style-type: none"> <li>• WAHA Access Coordinator or DSHS worker</li> </ul>	<ul style="list-style-type: none"> <li>• Refer client to WAHA Access Coordinator or DSHS worker for application assistance</li> </ul>
<b>Basic Health</b>	Basic Health. Open to all WA residents.	<ul style="list-style-type: none"> <li>• Basic Health eligibility/premium handout</li> </ul>	<ul style="list-style-type: none"> <li>• Refer client to WAHA Access Coordinator for application assistance</li> </ul>

<b><u>Program name on eligibility chart</u></b>	<b><u>Program name/description</u></b>	<b><u>For more info see resource:</u></b>	<b><u>Action to take if client may be eligible for this program:</u></b>
<b>Kid's Medicaid</b>	Children's free Medicaid coverage. For citizen children only.	<ul style="list-style-type: none"> <li>• Yellow "Low Cost or Free Health Insurance" pub</li> </ul>	<ul style="list-style-type: none"> <li>• Refer client to WAHA Access Coordinator or DSHS worker for application assistance</li> </ul>
<b>Take Charge</b>	Free or low-cost contraceptives for men & women (Planned Parenthood)	<ul style="list-style-type: none"> <li>• Take Charge brochure</li> </ul>	<ul style="list-style-type: none"> <li>• Refer client to Planned Parenthood, 734-9095</li> </ul>
<b>WPA</b>	Whatcom Project Access. Donated specialty care for low-income uninsured. Referral from primary care physician required.	<ul style="list-style-type: none"> <li>• WPA one-page program overview</li> </ul>	<ul style="list-style-type: none"> <li>• Refer client to WAHA Access Coordinator for screening and enrollment into WPA.</li> </ul>
<b>HWD</b>	DSHS Healthcare for Workers with Disabilities. Clients must have been "deemed disabled" by DSHS or Social Security, and must work at least 1 hr./wk. Provides DSHS Medicaid Medical coupon with a small premium.	<ul style="list-style-type: none"> <li>• "Insurance Options for People with Disabilities" binder on SHIBA desk</li> <li>• Ask WAHA Access Coordinator</li> </ul>	<ul style="list-style-type: none"> <li>• Refer client to WAHA Access Coordinator to apply for disability or HWD insurance.</li> </ul>
<b>COPEs</b>	DSHS Medicaid long term care and income care. Provides Medical Coupon.	<ul style="list-style-type: none"> <li>• Purple "Medicaid and Long Term Care Insurance" pub</li> </ul>	<ul style="list-style-type: none"> <li>• Refer client to Northwest Regional Council's Senior Information &amp; Assistance for screening and application assistance.</li> </ul>
<b>CHIP</b>	DSHS Children's Health Insurance Program with \$15 premium for Medicaid Medical Coupon.	<ul style="list-style-type: none"> <li>• Yellow "Low Cost or Free Health Insurance" pub</li> </ul>	<ul style="list-style-type: none"> <li>• Refer client to WAHA Access Coordinator or DSHS worker for application assistance</li> </ul>
<b>Bridge Assistance</b>	Charity care from St. Joseph hospital. Hospital bills or insurance co-pays may be reduced on a sliding scale for eligible patients.	<ul style="list-style-type: none"> <li>• Ask WAHA Access Coordinator.</li> </ul>	<ul style="list-style-type: none"> <li>• Refer client to WAHA Access Coordinator for application assistance.</li> </ul>