



www.micafenetwork.org
877.664.2233

A program of
elm
Elder Law of Michigan, Inc.

5 Key Benefits

Michigan's Coordinated Access to Food for the Elderly (MiCAFE)

MiCAFE, a program of Elder Law of Michigan, Inc., helps individuals apply for benefits that meet their basic needs including food, utilities, medical assistance, and prescriptions. Application assistance is available over the phone and is primarily for people aged 60 and older.

If you or someone you know is 60 or older and living on a limited income, MiCAFE is here to help! MiCAFE will help you or your loved one apply for benefits you might have earned but may not know about.

5 Key Benefits



**Supplemental
Nutrition
Assistance
Program
(SNAP)**



Medicaid



**Medicare
Savings
Program
(MSP)**



**Medicare
Extra
Help/Low
Income
Subsidy
(LIS)**



**State
Emergency
Relief
(SER)**

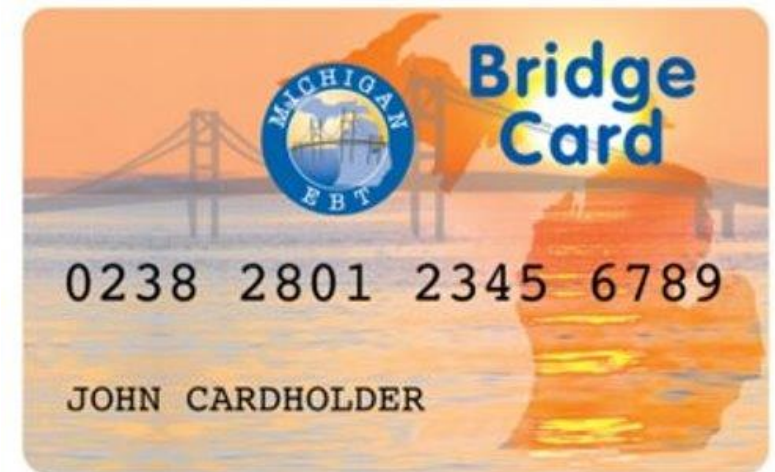


Supplemental Nutrition Assistance Program (SNAP)

Supplemental Nutrition Assistance Program is a federal program that provides nutrition benefits to low-income individuals and families.

SNAP benefits are issued via the Michigan Bridge Card and recipients can use them at participating stores and farmers markets to purchase food.

Over 48% of seniors eligible for SNAP do not apply for or receive the benefit. The purpose of SNAP is to end hunger, improve nutrition, and improve health. Seniors facing hunger have an increased risk of developing health issues like heart attack and congestive heart failure.



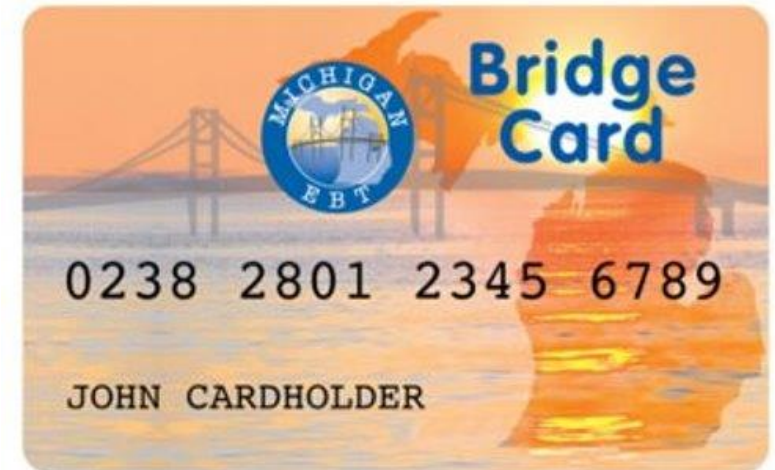
2 Truths and a Lie

1. The 5 key benefits are SNAP, Medicaid, MSP, Extra Help (LIS) and SER.
2. Over 48% of seniors who might be eligible for SNAP do not apply or receive the benefit.
3. MiCAFE helps individuals apply for Social Security Income.

SNAP Eligibility

Traditional Eligibility:

- **Gross Monthly income** - Household gross monthly income must be at or below 130 percent of federal poverty level (FPL) or if Senior/Disabled/Disabled Veteran use 200% FPL
- **Net Income** - Household net monthly income must be at or below 100 percent of federal poverty line after deductions are applied.
- **Asset limit** - \$15,000
- **Citizenship** - Only U.S. citizens and certain lawfully-present non-citizens may receive SNAP benefits.



SNAP Eligibility Overview



Household

- live together and purchases and prepares meals together



Assets

- 15,000



Income

- Gross Income either 130% (\$1,473) or 200% of FPL (\$2,266)
- Net income of 100 % FPL (\$1,133)



Expenses

- Allowable deductions
Standard Medical Deduction



Citizenship

- Citizenship or certain eligible status

Medicaid

Medicaid is a low-income healthcare program that is funded by the state and federal government and run by the state.

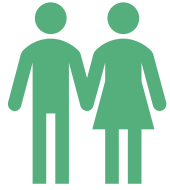
Available to low-income persons aged 65 or older; blind or permanently disabled persons; members of families with dependent children; children in foster care homes; pregnant women; and individuals under age 21 in psychiatric hospitals.



2 Truths and a Lie

1. The asset limit for SNAP is \$25,000.
2. Citizenship can be a factor in eligibility for benefits.
3. In Michigan, to be eligible for Medicare a person must be at least 65 years old, or blind or disabled.

Medicaid Eligibility



Applicant

- Single
- Married (both)
- Married (one)



Assets

- 2,000
- 3,000
- 3,000



Very Low- Income(100% FPL)

\$1,133
\$1,526
\$1,526



Low-Income (133% FPL)

•\$1,473
•\$1,984
•\$1,984



Citizenship

- Michigan and U.S. citizenship or certain eligible status

Medicare and Medicare Savings Program

Medicare is federal health insurance program available, regardless of income, medical history, or health status, to persons who are 65 or older, certain younger people with disabilities and people diagnosed with end-stage renal disease (ESRD) and amyotrophic lateral sclerosis (ALS)

Medicare consists of:

Medicare Part A (Hospital Insurance)

- **Premium-Free Part A:** Eligible for Social Security Retirement and paid payroll taxes for 10 or more years
- **Premium for Part A:** Either \$506 a month or \$278 depending on work history/payroll taxes.

Medicare Part B (Medical Insurance)

- Part B premium amount in 2022 is \$164.90 (unless eligible for the Medicare Savings Program, which we will cover soon)

Medicare Part D (prescription drug coverage)

- Government contracts with private companies and therefore the Part D monthly premium varies by plan (unless eligible for the Medicare Extra help/Low-income subsidy, which we will cover soon)



MEDICARE HEALTH INSURANCE	
SOCIAL SECURITY ACT	
NAME OF BENEFICIARY	JOHN D. DOE
MEDICARE CLAIM NUMBER	SEX
123-45-6789A	MALE
IS ENTITLED TO	EFFECTIVE DATE
HOSPITAL INSURANCE (PART A)	1/1/95
MEDICAL INSURANCE (PART B)	1/1/95
SIGN HERE	<i>John D. Doe</i>

2 Truths and a Lie





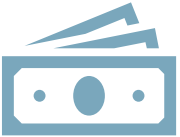

1. Medicare part A provides hospital coverage.
2. Medicare part B premium in 2023 is \$140.40.
3. Medicare part D helps cover the cost of prescription drugs.

Medicare Savings Program

Medicare Savings Programs (MSP) are federally funded programs administered by each individual state. MSP may help pay some or all the Medicare premiums, deductibles, copayments and coinsurance.



Qualifications for MSP is based on income and asset (resources) limits.

					
Applicant <ul style="list-style-type: none">• Individual• Couple	Assets –SSI related Medicaid <ul style="list-style-type: none">• 8,400• 12,960	Assets – all other Medicaid <ul style="list-style-type: none">• \$2,000• \$3,000	Very Low-Income (100% FPL) <ul style="list-style-type: none">• \$1,153• \$1,546• Full coverage,	Low-Income (100-120% FPL) <ul style="list-style-type: none">• \$1,153.01-1,379• \$1,546.01-1,851• Part B paid	Citizenship <ul style="list-style-type: none">• Michigan and U.S. citizenship or certain eligible status

Medicare Extra Help

Medicare Extra Help can help individuals with limited resources and income “get Extra Help with the costs — monthly premiums, annual deductibles, and prescription co-payments — related to a Medicare prescription drug plan. Social Security/Medicare decides if you qualify for the program known as “Extra Help” that helps with drug costs.

Qualifications for Medicare Extra Help/Low Income Subsidy is based on income and asset (resources) limits.



Applicant

- Individual
- Couple



Assets

- \$15,510
- \$30,950



Income

(135-150% FPL)

- \$1,719
- \$2,309

2 Truths and a Lie




1. Medicare Savings Programs (MSP) do not pay for premiums.
2. Medicare Savings Programs (MSP) are federally funded programs administered by each state.
3. Qualifications for Medicare Extra Help (LIS) are based on assets and income limits.

State Emergency Relief Program (SER)

The State Emergency Relief Program (SER) provides financial assistance/money quickly for emergencies such as to prevent an eviction, stop a utility shut off, or pay for a burial.

SER eligibility is based on the household composition, monthly income and countable assets.



 Applicant <ul style="list-style-type: none">• Individual• Couple	 Assets <ul style="list-style-type: none">• \$15,000	 Income - LIHEAP/Energy (150% FPL) <ul style="list-style-type: none">• \$1,699• \$2,289
---	--	---

Michigan's Coordinated Access to Food for the Elderly (MiCAFE)

If you or someone you know is 60 or older and living on a limited income, MiCAFE is here to help! MiCAFE will help you or your loved one apply for benefits.

MiCAFE Call Center Support
Open 9:00 am – 3:00 pm
Monday – Friday

1-877-664-2233

2 Truths and a Lie

1. MiCAFE is the acronym for Michigan's Coordinated Access to Food for the Elderly.
2. MiCAFE is the acronym for McDonald's Coffee and Espresso.
3. You can call MiCAFE for help Monday through Friday from 9:00 – 3:00 at 877-664-2233.



MiCAFE
network

www.micafenetwork.org
877.664.2233

A program of
elm
Elder Law of Michigan, Inc.

Betsy Smith