

10 Middle St Bridgeport, CT 06604 (800)994-9422 or (203)333-9288

**WINTER 2012 Quick Guide**

For Details or applications for any of these programs contact CHOICES at above numbers or visit [www.swcaa.org](http://www.swcaa.org)

Medicare Part A 2012 Deductibles & Co-Pays			2012 Medicare B Premiums	
Hospital Deductible	Days 1-60	\$1,156 per benefit period	<b>Part B Standard Premium</b>	\$99.90 per month
Hospital Co-Pays	Days 61-90	\$289 per day	<b>Part B Deductible</b>	\$140 per year
Hospital Co-Pays	Days 91-150	\$578 per day	<b>Higher Part B premiums apply for persons making over : \$85,000 / year or \$170,000 / year per couple</b>	\$140.00 per month or more depending on income
Skilled Nursing facility Co-Pay	Days 21-100	\$144.50 per day		

Medicare Savings Program (MSP)					
Program	Status	Income Limit	Status	Income Limit	
QMB (Q01)	Single	\$2024.84 / mo	Couple	\$2,273.98 / mo	<b>NO ASSET LIMITS FOR MSP</b>  <b>No Estate Recovery after 1/1/10</b>  <b>Anyone on MSP automatically is enrolled in Part D LIS.</b>
SLMB (Q03)	Single	\$2,206.44 / mo	Couple	\$2,979.18 / mo	
ALMB (Q04)	Single	\$2,342.64 / mo	Couple	\$3,163.08 / mo	
Medicaid	Single	\$888 (region A) \$784 (reg. B & C)	Couple	\$1,333 (reg. A) \$1,228 (reg. B & C)	

**If you qualify for MSP, you will automatically qualify for Extra Help and the lower co-pays for Part D**

<p><b>Medicare Part D Low Income Subsidy (LIS)</b> LIS CO-PAYS FOR MEDICATIONS: \$2.60 - FORMULARY GENERIC \$6.50 - FORMULARY BRAND</p>	<p><b>ConnPACE</b> <b>NO ASSET LIMITS</b> Income: \$25,100/ year for single person \$33,800 / year for married couple <b>Medicare beneficiaries no longer eligible for ConnPACE</b></p>	<p><b>Contingency Heating Assistance Program (CHAP) 2011-2012</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Household size</th> <th style="width: 80%;">House hold's Annual Income</th> </tr> </thead> <tbody> <tr><td>1 person</td><td>31,864</td></tr> <tr><td>2 people</td><td>41,668</td></tr> <tr><td>3 people</td><td>51,472</td></tr> <tr><td>4 people</td><td>61,276</td></tr> <tr><td>5 people</td><td>71,080</td></tr> </tbody> </table> <p><b>Liquid Asset Limit</b> for <b>Homeowners</b> \$10,000 for <b>Renters</b> \$7,000</p>	Household size	House hold's Annual Income	1 person	31,864	2 people	41,668	3 people	51,472	4 people	61,276	5 people	71,080
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**CT Energy Assistance Program (CEAP) 2011 - 2012**

Household Size	Household Income	* Household Income w/60+	* <b>Higher Income limits for:</b> Households with a member age 60+ or a household member with a disability.
1 person	\$16,335	\$21,780	<b>Asset Limits:</b>  <b>Homeowners - \$10,000</b> in liquid assets  <b>Renters - \$7,000</b> in liquid assets
2 persons	\$22,065	\$29,420	
3 persons	\$27,795	\$37,060	
4 persons	\$33,525	\$44,700	
5 persons	\$39,255	\$52,340	
6 persons	\$44,985	\$59,980	

# **APPLICATION FILING and ENROLLMENT PERIODS:**

## **MEDICARE Parts A & B ENROLLMENT : 3 Types of Enrollment Periods**

### **INITIAL ENROLLMENT-**

Initial Enrollment Period is 7 months long. Begins three months before the month you turn 65, the month you turn 65 and three months after.

### **SPECIAL ENROLLMENT PERIOD-**

Special enrollment periods apply for those who are still working at age 65 and covered by employer coverage or through their spouse's active employment.

A SEP begins the month after the employee coverage ends or employment ends (whichever comes first) and lasts for eight months.

### **GENERAL ENROLLMENT PERIOD -**

First 3 months of every year ( January 1 to March 31st) You must enroll during these three months but your Part B coverage won't begin till July 1st of that year. There will be a penalty for late enrollment.

## **MEDICARE PART D & MEDICARE ADVANTAGE**

**ANNUAL ELECTION PERIOD -** **October 15th through Dec 7th of every year.** Coverage begins Jan. 1st of the following year. Late enrollment penalty applies if you did not enroll during your initial enrollment period and don't qualify for a SEP.

**MEDICARE ADVANTAGE PLAN DISENROLLMENT** - January 1 and ends February 14, lasting for 45 days. The Annual Disenrollment period is designed to allow you to do one thing: **Cancel your Medicare Advantage Plan membership and return to original Medicare.** Once you cancel your Medicare Advantage Plan you have a couple of choices.

- Return to original Medicare and purchase a stand-alone Part D Plan.
- Purchase a Medigap policy and a stand-alone Part D Plan.

**MEDICARE SAVINGS PROGRAMS** - HAVE AN OPEN ENROLLMENT ALL YEAR LONG

**MEDIGAP PLANS** – Connecticut is a continuous enrollment state and you can enroll in Medigap anytime during the year.

**CONNPACE** – Annual Enrollment Period is Nov. 15<sup>th</sup> – December 31<sup>st</sup> of each year. ConnPACE is only available to disabled individuals not yet eligible for Medicare and those over 65 who are not eligible for Medicare.

**SNAP** - Open Enrollment all year long

**RENTER'S REBATE PROGRAM** - Application period is May 15th through Sept. 15th

**CT Energy Assistance Program (CEAP)** - October 15th - April 15th