

“The Tip of The Iceberg” A General Introduction to Public Benefits:

Hospital Financial Assistance, Public Benefits, and other Resources

Julie Marks

Starbridge

(585) 546-1700 Ext. 360

jmarks@starbridgeinc.org

Topics Covered

- **Hospital Financial Assistance**
- **Public Benefits**
- **Social Security Administration**
- **Applying for Supplemental Security Income**
- **Medicaid**
- **Other Helpful Information and Resources**

NYS Hospital Financial Assistance Law

- **Hospitals Must Provide Charity Care Assistance Program (2007)**
 - <https://www.urmc.rochester.edu/strong-memorial/patients-families/billing-insurance/charity-care.aspx>
 - <http://www.rochestergeneral.org/about-us/rochester-general-hospital/billing-and-insurance/financial-case-management/financial-assistance/>
 - <http://www.flhealth.org/FinancialAidProgram>

Hospital Financial Assistance Income Guidelines

Annual Guidelines					
Family Size	Percent of Poverty				
	100%	120%	135%	150%	200%
1	\$11,880	\$14,256	\$16,038	\$17,820	\$23,760
2	\$16,020	\$19,224	\$21,627	\$24,030	\$32,040
3	\$20,160	\$24,192	\$27,216	\$30,240	\$40,320
4	\$24,300	\$29,160	\$32,805	\$36,450	\$48,600
5	\$28,440	\$34,128	\$38,394	\$42,660	\$56,880
6	\$32,580	\$39,096	\$43,983	\$48,870	\$65,160
7	\$36,730	\$44,076	\$49,586	\$55,095	\$73,460
8	\$40,890	\$49,068	\$55,202	\$61,335	\$81,780

For families/households with more than 8 persons, add \$4,160 for each additional person.

Hospital Financial Assistance Income Guidelines

Family Size	
	100%
1	\$11,880
2	\$16,020
3	\$20,160
4	\$24,300
5	\$28,440
6	\$32,580
7	\$36,730
8	\$40,890

200%
\$23,760
\$32,040
\$40,320
\$48,600
\$56,880
\$65,160
\$73,460
\$81,780

What Benefits Could We/My Child Receive?

www.benefitscheckup.org

Dragon's microphone is off: you can press its hotkey or click its icon to turn it on. Profile Tools Vocabulary Modes Audio Help

Correction... Transcribe... Julie Marks (v11) : General - Large : Microphone (Mic-In)

https://www.benefitscheckup.org/ VCU... The... Inte... Mic... Mar... B. x usg...

File Edit View Favorites Tools Help

Home Find Help About Us Our Sponsors News Donate



Can I Get Help?

It's easy to find out.

Answer some questions to find benefit programs that can help you pay for medications, health care, food, utilities and more. All from a reliable and trusted source. [About Us.](#)

GET STARTED NOW

I really just need help with...

Paying for Medicine

Medicare Rx Extra Help

If you have Medicare and limited income and resources, you may be able to get extra help paying for your prescriptions.

GET HELP NOW >


Or

Paying for Food

Food Programs in Your State

Get the food you need to stay healthy. Find program information, application forms and links to other resources in your state.

Select Your State **GO >**



ANSWERS
for people turning 65

QUICK CHECK

Stay Connected

Get updates on important changes in benefits.

Enter Email Address

SIGN UP

Our Sponsors



WELLPOINT

4:58 PM 5/7/2014

What Benefits Could My Family/My Child Receive? (Results)

Dragon's microphone is off: you can press its hotkey or click its icon to turn it on. Profile Tools Vocabulary Modes Audio Help

Correction... Transcribe... Julie Marks (v11) : General - Large : Microphone (Mic-In)

https://www.benefitscheckup.org/cf/frmeligibility.cfm?

File Edit View Favorites Tools Help

Home Find Help About Us Our Sponsors News Donate


Results Overview

Based on your answers, you may be eligible for the following 7 programs. Click on the name of each program below to get a fact sheet that contains: a program description, local contact information, a list of the paperwork you might need to apply for the program, and an application form (if available). Not all programs have application forms available to download.

Your Program List

Click on the program names below to learn more.

1. [Social Security - Old Age, Survivors, Disability, and Health Insurance Programs \(OASDHI\)](#) (Income)
2. [Medicaid Buy-In Program for Working People with Disabilities \(MBI-WPD\)](#) (Medicaid/Health)
3. [Big Apple Rx](#) (Pharmaceutical - Government Program)
4. [Lifeline](#) (Utility)
5. [SafeLink Wireless®](#) (Utility)
6. [Assurance Wireless®](#) (Utility)
7. [America the Beautiful - Access Pass](#) (Discount)



ANSWERS
for people turning 65
QUICK CHECK

4:38 PM 5/7/2014

Public Benefits

- These are programs administered by the federal or state government for all children, and adults, provided they meet the program's qualifications.

Types of Public Benefits

- **SSI- SUPPLEMENTAL SECURITY INCOME**
- **SSDI- SOCIAL SECURITY DISABILITY INSURANCE**
- **Medicaid**
- **Medicare**
- **SNAP Benefits-”formerly known as Food Stamps”**
- **Veteran’s Benefits**
- **Etc.**

www.mybenefits.ny.gov

Dragon's microphone is off; you can press its hotkey or click its icon to turn it on. Profile Tools Vocabulary Modes Audio Help

Correction... Transcribe... Julie Marks (v11) : General - Large : Microphone (Mic-In)

https://www.mybenefits.ny.gov/ Welcom... The Advoca... Internet Exp... Microsoft F...

File Edit View Favorites Tools Help

New York State Search all of NY.gov

Andrew M. Cuomo, Governor

English español العربية 中文 русский Haitian 한국 Italiano

myBenefits Home Thursday May 08, 2014

Welcome to myBenefits!

Before you begin Click Here to find the fast and easy ways to use myBenefits



Am I Eligible?

- Assistance Programs
- Health Insurance
- Tax Credits

Check Your EBT Balance

- SNAP and Cash Account
- Transaction History
- Change Your PIN
- Report Card Lost or Damaged

If you would like to:

- Apply for Benefits
- Continue Application
- Track Application
- Recertify Benefits
- Report Changes
- View Case Details

New Users

Returning Users

11:03 AM 5/8/2014

www.nystateofhealth.ny.gov

Dragon's microphone is off: you can press its hotkey or click its icon to turn it on. Profile Tools Vocabulary Modes Audio Help

Correction... Transcribe... Julie Marks (v11) : General - Large : Microphone (Mic-In)

https://nystateofhealth.ny.gov/ New Yor... The Advoca... Internet Exp... Microsoft F...

File Edit View Favorites Tools Help

New York State State Agencies Search all of NY.gov

 ABOUT RESOURCES FORMS GET HELP 1-855-355-5777 LANGUAGES

Individuals & Families Employers Employees Brokers Navigators

Attention: Individuals and Families interested in the Individual Marketplace
Open enrollment for 2014 ended on March 31st. Individuals and families can enroll in coverage if they qualify for a special enrollment period. Click [here](#) to learn more. Individuals eligible for Medicaid or Child Health Plus and American Indians/Alaskan Natives can enroll at any time during the year.

Attention: Small Business Owners and Employees interested in the Small Business Marketplace
Enrollment in the small business marketplace is available all year long. To sign up for coverage for July 1st you must enroll by May 31st. **Already enrolled?** Click [here](#) for information about using your coverage.

As of April 16th, 2014

☒ 1,319,239 completed applications

 960,762 enrolled



Individuals & Families

You and your family have many new low cost, quality health insurance options available through the Individual Marketplace.

You can quickly compare health plan options and apply for

11:19 AM 5/8/2014

Social Security Administration

www.ssa.gov

Needs Based Services

- **SSI- SUPPLEMENTAL SECURITY INCOME**
 - Medicaid
 - SNAP Benefits-
"formerly known as Food Stamps"
 - ☐ **CAN NOT APPLY ONLINE FOR BENEFITS**

Entitlement Based Services

- **SSDI- SOCIAL SECURITY DISABILITY INSURANCE**
 - Medicare –After 24 months
 - ✓ **CAN APPLY ONLINE FOR BENEFITS**

Applying for SSI

- **CAN NOT APPLY ONLINE FOR THIS PROGRAM**
- **You have to call and make appointment to apply**
 - Phone or in person interviews are required
 - call 1-800-772-1213 or your local office.

<https://secure.ssa.gov/ICON/main.jsp>

WHAT ONE NEEDS TO APPLY FOR SSI

- Social security number and birth certificate
- Information about where they live
- Supportive Documentation: current school records- IEP's, psychological and medical reports
- Names and addresses of all doctors, and hospitals where they have been seen
- Any information about income & resources

SSI- SUPPLEMENTAL SECURITY INCOME Program

- **Adult**

- Is disabled if his or her condition or illness severely impact their ability to work for 12 months or longer.
- Cannot be performing Substantial Gainful Activity at the time of application.

- **Child**

- Are considered disabled when the condition severely limits development and functioning in daily environment for 12 months or longer.

SSI Eligibility - Children under 18

- **A severe disability;**
- **Parents with limited income;**
- **Resources less than \$2000; and**
- **Parents with limited resources.**

DEEMING OF INCOME AND RESOURCES

- **A portion of the income of a parent of an eligible child under the age of 18 is counted (deemed) as income for the child**

Denied Services

- APPEAL!!!!!!!!!!!!
- Find a Lawyer to help you!



MEDICAID

- When an individual receives SSI they automatically receive Medicaid
- Other forms of Medicaid
 - Medicaid (Child Health Plus, etc)
 - 1619b
 - DAC Medicaid/Disregard
 - Medicaid for Working Person with Disabilities
 - Medicaid Spend Down
- Medicaid waiver services HCB, TBI, OMH or Care at Home- if child is under 18 parents income is waved so they can access benefit

**Can I/My Child work and receive
Benefits?**

YES!

**Contact your local Work Incentive
Counselor for information and assistance.**

www.starbridgeinc.org

www.nls.org

CHANGES THAT MUST BE REPORTED

- Address
- Living arrangements
- Income including copies of pay stubs
- Household makeup (moves in/out]
- Change in marital status
- Change in school attendance
- Admission to a hospital for more then 30 days

Life Transitions

- Every time a person who is receiving benefits has a life transition you should always ask yourself how will this impact benefits

<http://www.futurecareplanning.org/>

Remember To Ask Questions Every Step Of The Way

- **Knowledge is power**
- **Knowing where to go to get assistance in navigating these Systems is key**
- **Disability benefits/Public Benefits are complex**
- **it is important that you ask questions and seek out assistance from benefit advisors when needed**

Helpful Information and Resources

**Neighborhood Legal Services
Benefits Advisement Programs**

<http://www.nls.org/>

NY Health Access

<http://www.wnylc.com/health/12/>

Empire Justice Center

www.empirejustice.org

Lawhelp.org

<http://www.lawhelp.org/>

Topics Covered

- **Hospital Financial Assistance**
- **Public Benefits**
- **Social Security Administration**
- **Applying for Supplemental Security Income**
- **Medicaid**
- **Other Helpful Information and Resources**



Any Questions?