

# Coverage Categories Chart

\*Current as of 8/19/16: Income and some resource limits will change at different times for different programs in 2016\*

Major Medicaid Eligibility Categories					
Category	Brief Description	Monthly Income Limit	Resource Limit	Comments	Where to Apply?
<b>TennCare for Parents and Caretaker Relatives</b>	Low income families with child(ren) under age 18	<i>Use MAGI</i> (Family of 1) \$1,018 (Family of 2) \$1,329 (Family of 3) \$1,611 (Family of 4) \$1,867 (Family of 5) \$2,102	None	A caretaker relative is a relative to the 5 <sup>th</sup> degree of the child who makes the day-to-day decisions for the child, and with whom the child lives.	Marketplace
<b>TennCare for Children</b>	Children under age 19	<i>Use MAGI</i> Infants aged 0-1: 200% FPL* Children aged 1-5: 147% FPL* Children aged 6-18: 138% FPL*  *includes 5% FPL disregard	None	200% FPL: \$1980 for family of 1 \$4050 for family of 4  147% FPL: \$1456 for family of 1 \$2977 for family of 4  138% FPL: \$1367 for family of 1 \$2795 for family of 4	Marketplace
<b>TennCare for Pregnant Women</b>	Low income pregnant women	<i>Use MAGI</i> 200% FPL (includes 5% FPL disregard)	None	200% FPL: \$2670 for family of 2 \$4050 for family of 4 (household includes unborn child)	Go to your county's health department to get presumptive eligibility immediately. Then, apply on the Marketplace.
<b>SSI (Supplemental Security Income)</b>	Low income aged, blind, and/or disabled individuals	\$753 (single-includes \$20 disregard) \$1,120 (couple-includes \$20 disregard)	Family of 1 \$2,000; Family of 2 \$3,000; Exclude homestead and one car	Social Security Administration (SSA) determines eligibility. SSA provides monthly cash assistance.	Social Security Administration
<b>Pickle or Pickle Amendment</b>	Received SSI and SS income in same month after April 1977 & currently getting SS but not eligible for SSI	If income would qualify one for SSI after deducting all SS cost of living adjustments (COLA) received since last eligible for both SS and SSI in same month	Family of 1 \$2,000; Family of 2 \$3,000; Exclude homestead and one car	See TJC's Pickle Eligibility Chart with table of figures for quick screening and calculation of Pickle eligibility. <a href="http://www.tnjustice.org/help/pickle">www.tnjustice.org/help/pickle</a>	Marketplace and appeal; Tennessee Health Connection (855-259-0701)
<b>Disabled Adult Widow/Widower (DAW)</b>	Lost SSI as result of turning age 60 and becoming eligible for Title II benefits (Social Security widow(er) benefits).	Income without Social Security (Title II) benefits must be below SSI limit (\$753 including \$20 disregard) or if SSI is lost as result of COLAs, disregard COLA	Family of 1 \$2,000; Family of 2 \$3,000; Exclude homestead and one car	Will remain eligible in this category as long as the reason for not receiving SSI is result of getting SS benefits and not yet entitled to Medicare Part A.	Marketplace and appeal; Tennessee Health Connection (855-259-0701)



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<b>Disabled Adult Child (DAC)</b>	Would be eligible for SSI but for eligibility for SSD based on a parent's work history.	Below SSI/FBR limit excluding total SS benefits based on a parent's work history.	Family of 1 \$2,000; Family of 2 \$3,000; Exclude homestead and one car (Same as SSI)	Must be at least 18 years old with blindness or disability that began before age 22. DAC can remain eligible for Medicaid/TennCare upon marriage if married to a SS beneficiary who is also eligible for DAC.	Marketplace and appeal; Tennessee Health Connection (855-259-0701)
<b>Women with breast or cervical cancer</b>	Uninsured Tennessee women who have been determined through the county's health department to need treatment for breast or cervical cancer. (Must be age 40-64 for breast cancer, or 21-64 for cervical cancer.)	Women with incomes below 250% of the federal poverty level can obtain free screening from the health department. (Must be age 40-64 for breast cancer, or 21-64 for cervical cancer.)	None	Offers coverage to individuals who have no other insurance coverage, including Medicare, or whose insurance does not cover treatment for breast or cervical cancer. Applicants must be screened by the health department.	Screened at local health department then enroll on the Marketplace
<b>Institutionalized individuals</b>	Persons in hospital, residential treatment center, nursing facility, or intermediate care facility for intellectual disabilities for more than 30 days	\$2199 (300% of SSI/ full Federal Benefit Rate) Only the applicant's income counts and applicant's share of resources.	\$2,000 Exclude car and usually homestead	See also CHOICES and/or ECF CHOICES.	See also CHOICES and/or ECF CHOICES.
<b>CHOICES</b>	Persons who require care in nursing facility or who face institutionalization without home and community based services	\$2,199* (300% of SSI/ full Federal Benefit Rate)  Only the applicant's income counts and applicant's share of resources.  *Applicants with income over this amount may be eligible with a Qualified Income Trust (QIT)	\$2,000 Exclude car and usually homestead	Enrollment in CHOICES includes Medicaid/TennCare enrollment.	Area Agency on Aging and Disability if not on TennCare; if already on TennCare, your MCO
<b>1619(b)</b>	Some individuals who meet Social Security disability criteria, are losing SSI, but have medical need such that they need TennCare to be able to work.	In 2016, the income limit is \$38,613*.  *Could be even higher, depending on impairment-related work expenses.	Family of 1 \$2,000; Family of 2 \$3,000; Exclude homestead and one car	Call SSA if losing SSI and TennCare coverage due to work income, or if want to work but afraid will lose TennCare coverage.	Social Security Administration



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Category	Brief Description	Monthly Income Limit	Resource Limit	Comments	Where to Apply?
<b>Employment and Community First (ECF) CHOICES</b>	Persons with intellectual/developmental disability who need specialized services, such as employment and vocational training.	\$2,199 (300% of SSI/full Federal Benefit Rate)  Only the applicant's income counts and applicant's share of resources.	\$2,000 Exclude car and usually homestead	1700 applicants will be enrolled this year based on priority criteria; remaining applicants will be placed on a waiting list.	If already enrolled in TennCare <b>Amerigroup</b> 866-840-4991 or <b>BlueCare</b> 888-747-8955. If not enrolled in TennCare or a United MCO member, call DIDD: West Tennessee Regional Office (866) 372-5709 Middle Tennessee Regional Office (800) 654-4839 East Tennessee Regional Office (888) 531-9876
<b>Medically Needy Spend Down</b>	Low income pregnant woman or child under age 21	Individual must either have countable income no more than the figures provided below OR s/he must have sufficient unreimbursed medical expenses to "spend down" to these income limits, depending upon family size: (Family of 1) \$241 (Family of 2) \$258 (Family of 3) \$317 (Family of 4) \$325  Spend Down Formula $\frac{\text{Total HH Countable Income} - \text{Medical Expenses}}{\text{Adjusted income below spend down level}}$	Family of 1 \$2,000; Family of 2 \$3,000; Add \$100 per additional individual; Exclude homestead and car	Can use medical expenses incurred in the 3 months prior to application (paid or unpaid). Can use any medical bill actually paid in the application month (no matter how old). Can use medical bills incurred in application month. Can use medical expenses incurred by any household member. Medical expenses can include such things as: health insurance premiums, doctor, hospital, pharmacy, medical supply bills, eye glasses, dental bills, hearing aids, transportation costs to get medical care @ 47¢ per mile. Over the Counter Medications: can use up to \$10/month per household member for OTC meds without receipt.	Marketplace and appeal; Tennessee Health Connection (855-259-0701)

*A person can have insurance and/or access to health insurance and still qualify in any Medicaid category.*



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## TennCare Standard - Non-Medicaid TennCare Eligibility Category

Category	Brief Description	Monthly Income Limit	Resource Limit	Comments	Where to Apply?
<b>TennCare Standard: Uninsured &amp; Medically Eligible</b>	Children under the age of 19 who are losing TennCare Medicaid eligibility can be screened for TennCare Standard as “Medicaid Rollovers.” Children already enrolled in TennCare Standard can reenroll if they remain eligible. If the family’s income is above 211% of poverty, the child must be medically eligible to receive TennCare Standard.	Family income must be at or below 211% of the Federal Poverty Line (FPL). There is an additional 5% FPL disregard. If the child has a qualifying medical condition, the family income can be above 211% FPL.  Uses MAGI Household & Income Counting Rules.	None	Eligible children cannot have other health insurance nor can they have access to an employer’s health plan (access exception for children grandfathered in in 2005). Children must be recertified annually.	Children should be automatically rolled over into this category—you cannot apply for it. If child not rolled over, contact Tennessee Health Connection.

## Medicare Savings Programs

(Information based on POMS HI00815.023 Medicare Savings Program Income Limits)

Category	Brief Description	Monthly Income Limit	Resource Limit	Comments	How to Apply?
<b>QMB (Qualified Medicare Beneficiaries)</b>	Low income Medicare beneficiaries	To qualify, income at or below 100% of poverty*	Family of 1 \$7,280 Family of 2 \$10,930	The state is required to pay Medicare Part A and B premiums, deductibles, and coinsurance for these individuals.	Fill out LTSS form and fax to Tennessee Health Connection (fax number 1-855-315-0669)
<b>SLMB (Special Low Income Medicare Beneficiaries)</b>	Low income Medicare beneficiaries	Between 100% and 120% poverty*	Family of 1 \$7,280 Family of 2 \$10,930	The state is required to pay Medicare Part B premiums for these individuals.	Fill out LTSS form and fax to Tennessee Health Connection (fax number 1-855-315-0669)
<b>QI (Qualifying Individuals)</b>	Low income Medicare beneficiaries	Between 120% and 135% poverty*	Family of 1 \$7,280 Family of 2 \$10,930	The state is required to pay Medicare Part B premiums for these individuals, as long as federal funds are available. <u>Qualifying Individuals cannot be enrolled in Medicaid/TennCare.</u>	Fill out LTSS form and fax to Tennessee Health Connection (fax number 1-855-315-0669)
<b>QDWI (Qualified Disabled and Working Individuals)</b>	Low income Medicare Beneficiaries who are disabled and working	Below 200% poverty*	Family of 1 \$4,000 Family of 2 \$6,000	The state is required to pay Medicare Part A premiums for these individuals.	Fill out LTSS form and fax to Tennessee Health Connection (fax number 1-855-315-0669)

\*There is a \$20 disregard. There is also an earned income deduction of \$65 plus 50% of the remaining earned income.  
Reminder: QMB, SLMB and QI beneficiaries should receive full extra help for Part D.



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## Marketplace Eligibility

Program	Eligibility	Benefits	Pricing
<b>Marketplace</b>	Individuals can purchase insurance on the Marketplace by going to <a href="http://www.healthcare.gov">http://www.healthcare.gov</a> or calling 1-800-318-2596. If they want help applying, they can go to <a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a> .	<p>No pre-existing exclusion; no annual benefit limit, no lifetime benefit limit.</p> <p>Premium assistance for many individuals between 100-400% FPL. Cost-sharing reductions for individuals between 100% and 250% FPL who choose <u>silver</u> plan.</p>	<p>Premiums can only vary based on age, whether person smokes, geographic area, and family size.</p> <p>See <a href="http://www.healthcare.gov">http://www.healthcare.gov</a> for premium information</p>

## Cover Tennessee Plans

Program	Eligibility	Benefits	Pricing	How to Apply?
<b>CoverKids</b>	Children under 19, pregnant women and infants who are at or below 255% of the FPL (includes 5% FPL disregard).	Provides comprehensive coverage modeled on the state employee health plan. There are no pre-existing condition clauses. Not a Medicaid program. No Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) protections.	No premiums but does have co-pays, many as low as \$5.	<p>Children: Marketplace.</p> <p>Pregnant women: Local Health Department, the Marketplace, or paper application here: <a href="http://www.tn.gov/coverkids/topic/coverkids-application">http://www.tn.gov/coverkids/topic/coverkids-application</a></p>
<b>CoverRx</b>	Individuals who are under 100% FPL and who have no other health insurance can get prescription drug coverage through CoverRx.	Offers prescription drug coverage.	No premiums, but copayment of \$2-\$5 per prescription drug.	Application here: <a href="https://www.tn.gov/hcfa/topic/coverrx-application">https://www.tn.gov/hcfa/topic/coverrx-application</a>



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