Below is a brief description of Adult Financial, Adult Medical, MSP and Long Term Care Programs in Colorado. This information will assist you in determining which program is most suited to your needs or situation.

For additional information on Colorado Benefits and Applications for Assistance Apply and Check Your Benefits Online (PEAK) or print out the Colorado Assistance Programs Application.

Applications may be mailed in or dropped off at the following Larimer County Human Services offices:

1501 Blue Spruce Dr. 205 E. 6th Street 1601 Brodie Avenue
Fort Collins CO 80524 Loveland, CO 80537 Estes Park, CO 80517
(970) 498-6300 (970) 498-6300 (970) 577-2150

Please call for hours and call before you travel to the office to be sure you go to the correct location for what you need. Appointment for assistance may be necessary.

If you need assistance completing the Long Term Care Medicaid application, please contact the Larimer County Aging and Disability Resources of Colorado (ADRC): (970) 498-7750

State Aid to the Needy Disabled-AND/ NO MEDICAID

The Aid to the Needy Disabled (AND) program provides cash assistance to low income Colorado residents, age 18 and over, who have at least a six month total disability that precludes them from working. The goal of this program is to provide interim financial assistance while a person is awaiting approval for SSI benefits. For more information on this program, please contact the Larimer County Human Services: (970) 498-6300

- Pays maximum monthly cash benefit up to $200 gross a month
- Must be 18-59 years of age
- Must be a citizen of the United States, a naturalized citizen, or an eligible legal resident
- Resource/asset limit $2000
- Must apply for SSI at the Social Security Office
- Must be or expected to be totally disabled for 6 months or more
- Med-9 report must be completed by: A Colorado licensed or certified M.D., D.O, PA (physician’s assistant), advance practice nurse, RN, Optometrist or Psychiatrist
- $50 Voucher is provided to pay for examination

Other Requirements

- You will need to provide a doctor's form verifying your disability will last at least 6-months and a statement that your disability precludes you from working any job. You can print the doctor's form, which is called a MED 9 and take it to your doctor.
- To receive AND benefits, you must sign an IM-14 form saying you will repay AND benefits with the SSI benefits you are eligible to receive in the same month. Your lump sum SSI check will go to the county to repay the AND program.
State Aid to the Blind—AB/ NO MEDICAID

The Aid To The Blind (AB) program provides cash assistance to low-income Colorado residents, age 18 and over, who have at least a six-month total disability that precludes them from working. The goal of this program is to provide interim financial assistance while a person is awaiting approval for SSI benefits. For more information on this program, please contact the Larimer County Human Services: *(970) 498-6300*

- Pays maximum monthly cash benefit up to $200 gross a month.
- Must be 18-59 years of age
- Must be a citizen of the United States, a naturalized citizen, or an eligible legal resident
- Resource/asset limit $2000
- Must apply for SSI at the Social Security Office
- Must be or expected to be totally disabled for 6 months or more
- AB-5 report must be completed by: A Colorado licensed or certified M.D., D.O, PA (physician’s assistant), advance practice nurse, RN, Optometrist or Psychiatrist
- $50 Voucher is provided to pay for examination

Other Requirements

- You will need to provide a doctor's form verifying:
  - Less than a 10% visual acuity in the better eye with corrections; or
  - Not more than 20/200 central vision acuity in the better eye with correction.
- You can print the doctor’s form, which is called an **AB-5** and take it to your doctor.
- To receive AB benefits, you must sign an **IM-14** form saying you will repay AB benefits with the SSI benefits you are eligible to receive in the same month. Your lump sum SSI check will go to the county to repay the AB program.

Old Age Pension—OAP

The Old Age Pension (OAP) program provides cash assistance and may provide medical benefits for low-income adults age 60 or older. For more information on this program, please contact the Larimer County Human Services: *(970) 498-6300*

- Must be 60 years of age or older
- Must be lawfully in the U.S. for 5 consecutive years
- Maximum grant is $748 minus any existing earned/unearned income received by client or spouse, including any Social Security income Medicare premium may be paid by the State
- Medicare premium may be paid by the State
- Resource limit $2000 for an individual, $3000 a couple
- Colorado OAP Health Care Program benefits for 60 - 64 year olds, Medicaid for clients 65 or older

**OAP Medicaid**

- Automatically eligible for Medicaid if approved for Old Age Pension Program above
**Home Care Allowance**

Home Care Allowance (HCA) provides financial assistance to individuals with functional limitations not receiving other Adult Financial services. The purpose of this allowance is to secure services for an individual, which can help him/her remain in his/her home. A Single Entry Point agency will determine the functional capacity and need. For more information about this program, please contact Options for Long Term Care: **(970) 498-7780**

- Provides assistance with activities of daily living
- Must have your own designated provider
- A referral from DHS has to be initiated
- Rocky Mountain Health Care Services must do an HCA assessment

**Long Term Care Medicaid**

The Long Term Care program is available to individuals who are Medicaid eligible and at risk of placement in a skilled nursing facility, alternative care facility, hospital stays of thirty days or more; or intermediate care facility for individuals with developmental disabilities. For more information about this program, please call the Larimer County ADRC: **(970) 498-7750**

**Assisted Living (ACF), Nursing Home (NF), 30 day Med**

- Assisted Living (ACF), Skilled Nursing Home (SNF), 30 day institutionalized Med
- Must meet citizenship, income, resource, disability, and level of care criteria
- When all criteria are met Medicaid benefits are approved/ provider payments can be made
- Income maximum $2163 a month, an Income Trust can be established if income exceeds $2163 but is below $7,161. An Income trust cannot be used for 30 day med stays in the hospital effective 1-1-2014
- Resource/asset limit $2000 per individual, $119,240 for married couples if only one spouse is seeking long term care (includes $2000 for LTC applicant) effective 1-1-2014
- Resource limit is $3000 for a couple if both are applying
- Resource limit is $4000 if a couple is applying and are in the same room in nursing home
- Married couples who are separated are still considered married for LTC eligibility
- Level of care is determined by Options for Long Term Care.
- May need to complete additional Medicaid Disability Application - process can take up to 70 days
- For nursing home cases all gross income except $50 or $90 if receives VA goes toward cost of care
- Medicare premium may be paid by the State
- A community spouse may be eligible for additional income from Medicaid spouse and the community spouse will need to complete the spousal allowance application.

For assistance completing the Long Term Care Medicaid application, please contact the Aging and Disability Resources of Colorado (ADRC) for Larimer County to make an appointment: **(970) 498-7750**
Home Community Based Services for Adults (HCBS)

The Home Community Based Services (HCBS) is a Long Term Care program providing services that allow individuals to remain in the community for as long as possible. HCBS provides additional benefits to specific adult and children populations. The following is a list of the adult waiver programs in Colorado. For more information regarding Colorado Medicaid waivers, please contact Options for Long Term Care: (970) 498-7780

- HCBS- Persons with Brain Injury
- HCBS- Colorado Mental Health Services
- HCBS- Persons who are Elderly, Blind and Disabled
- Supportive Living Services
- Waiver for Persons Developmentally Disabled

Adult Medical

SSI- Medicaid/1634 & SSI/CO Supp

Supplemental Security Income (SSI) Mandatory/1634 Medicaid provides Medicaid benefits if the Social Security Administration (SSA) determines they are eligible for SSI. Income, expenses and resources are determined by SS. For more information about Adult Medical Assistance, please contact the Larimer County Human Services: (970) 498-6300

- Must be receiving Supplemental Security Income- SSI
- May qualify for additional cash assistance up to $721 a month minus existing SSI income received by client, spouse or parent effective 1-1-2014
- Resource/asset limit $2000
- Medicaid approved with SSI approval letter from Social Security - NO APPLICATION REQUIRED
- Automatic Medicaid coverage if receive at least $1 SSI

MAGI ADULT effective 1-1-2014 Family Medicaid category – for more information please contact Larimer County Human Services: (970) 498-6300

- Be age 19 through 64 and not have a Medicaid dependent child
- Income limit of $1274 (133%) of Federal Poverty Level
- State AND benefits of $175 are excluded
- Not be eligible for any other Medicaid category
- Not eligible for Medicare

Adult Buy-In (Medicaid Buy-In for Working Adults with Disabilities) effective 3-1-2012. For more information on this program, please contact Larimer County Human Services: (970) 498-6300

- Adult age 16 but less than 65 years of age
- Must have partial or full time employment
- Must have a qualifying disability
- Income of limit of 450% of Federal Poverty Level with certain income deductions
- No resource limit
- Receive regular Medicaid benefits
- Premium payments are based on income on a sliding scale
MSP - Medicare Savings Programs

Medicare Savings programs may help persons receiving Medicare Part B by paying the premiums of various Medicare programs. For more information on this program, please contact the Larimer County ADRC: (970) 498-7750

QMB (Qualified Medicare Beneficiary)

- Only pays for monthly Medicare premiums, deductibles and co-insurance
- Eligibility begins the month after the application is approved
- Prescriptions are covered under Medicare D
- Must currently be eligible for Medicare A
- Income* for individual $993, $1313 for couple
- Resources $8660 for an individual, $13,750 for a couple effective 1-1-2014

SLMB (Special Low Income Medicare Beneficiary)

- Only pays Medicare Part B premium
- Benefit may go retroactive 90 days
- Must currently be eligible for Medicare Part A
- Income* $1187 for an individual, $1593 for a couple
- Resources $8660 for an individual, $13,750 for a couple effective 1-1-2014

QI-1 (Qualified Individuals)

- Only pays Medicare Part B premium
- Benefit may go retroactive 90 days
- Must currently be eligible for Medicare Part A
- Income* $1333 for an individual, $1790 for couple
- Resources $8660 for an individual, $13,750 for a couple effective 1-1-2014

QDWI

- Only pays Medicare Part A premium
- Not eligible for SSDI because of earnings
- Cannot be eligible for any other Medicaid category
- Income $3975 for an individual, $5329 for couple
- Resources $4000 for an individual, $6000 for couple

*Income limits are based on the Federal Poverty Level (FPL) and generally increase each year. The new income limits are effective on January 1st and are generally announced in January or February. The income limits above include a standard $20 disregard.