



Benefits Counseling

DESK REFERENCE

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Program	Eligibility	Benefit/ Service
<b>1. Social Security Railroad retirees:</b>	1-800-772-1213 1-877-772-5772	<a href="http://www.ssa.gov/">http://www.ssa.gov/</a> see "Social Security Offices" list
<b>a. Retirement Benefits</b>	<ul style="list-style-type: none"> <li>▪ Individual or spouse age 62 for reduced benefits</li> <li>▪ Individual or spouse age 66 for individuals born between 1943-1954 for full benefits</li> <li>▪ Spouse of any age if child is under 16 or disabled, receiving Social Security benefits and in your care</li> </ul>	<ul style="list-style-type: none"> <li>▪ Monthly cash benefits, amount determined by past earnings and any work record and earnings of spouse</li> </ul>
<b>b. Disability Benefits</b>	<ul style="list-style-type: none"> <li>▪ Varies, but in general, must have paid Social Security taxes for 5 of last 10 years</li> <li>▪ Disability medical condition is expected to last a year or result in death</li> <li>▪ Disabled worker, spouse and children</li> </ul>	<ul style="list-style-type: none"> <li>▪ Monthly cash benefit, amount determined by past earnings, 5 months after determined date of onset of disability</li> <li>▪ Medicare 24 months after disability pension starts</li> </ul>
<b>c. Survivors' Benefits</b>	<ul style="list-style-type: none"> <li>▪ Widows or widowers age 60 or age 50 if disabled, if married 9 mos., or if divorced after 10 years of marriage</li> <li>▪ Widow or widowers any age if responsible for child under age 16 or disabled who is receiving benefits</li> <li>▪ Surviving children under age 18 (or age 19 if high school) or any age if disabled</li> <li>▪ Parents age 62 or older of a worker who dies and on whom they were dependent</li> </ul>	<ul style="list-style-type: none"> <li>▪ Monthly cash benefit, amount determined by past earnings</li> </ul>
<b>d. Family Benefits</b>	<ul style="list-style-type: none"> <li>▪ Spouse age 62 and over (unless collecting higher on own)</li> <li>▪ Spouse of any age if caring for a child under age 16 or disabled</li> <li>▪ Children unmarried and under age 18; under age 19 in elementary or secondary school full-time; or age 18 and over and severely disabled onset before age 22</li> </ul> <p>DIVORCED: can get benefits based on spouse's work record if married for 10 years or more and are over age 62; does not affect ex-spouse's benefits</p>	<ul style="list-style-type: none"> <li>▪ Monthly cash benefit, amount determined by past earnings</li> </ul>

Program	Eligibility	Benefit/ Service	
<p><b>e. Supplemental Security Income (SSI)</b></p>	<ul style="list-style-type: none"> <li>▪ Age 65 or older or with physical or mental disability expected to last 12 months OR</li> <li>▪ Disabled child under age 18 OR</li> <li>▪ Blind adult or child</li> </ul> <p>MAXIMUM MONTHLY "UNEARNED" INCOME</p> <p>\$674 to \$694* - 1 person \$1011 to \$1031* - 2 persons (* Includes \$20 disregard)</p> <p>BURIAL ACCOUNT -- \$1,500 each</p> <p>MAXIMUM RESOURCES</p> <p>\$ 2,000 \$ 3,000</p>	<ul style="list-style-type: none"> <li>▪ In-patient hospital services</li> <li>▪ Out-patient hospital services</li> <li>▪ Laboratory and x-ray services</li> <li>▪ SNF &amp; ICF level of nursing home care</li> <li>▪ Home health care services</li> <li>▪ Physician services</li> <li>▪ Rural health clinic services</li> <li>▪ Durable medical equipment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Eyeglasses</li> <li>▪ Hearing aids</li> <li>▪ Vision screening</li> <li>▪ Artificial limbs</li> <li>▪ Types of therapy</li> <li>▪ Dental care</li> </ul>
<p><b>2. MEDICARE</b></p>	<p><b>1-800-MEDICARE</b></p>	<p><b>www.medicare.gov</b></p>	
<p><b>a. Medicare Applications/cards:</b></p> <p>Social Security Administration 1-800-772-1213</p> <p>RR retirees call 1-800-808-0772 RR retirees who have questions about Medicare Part B services and bills call 1-800-833-4455</p>	<ul style="list-style-type: none"> <li>▪ Individuals age 65 and older who are entitled to Social Security or Railroad Retirement benefits</li> <li>▪ Under age 65 on Social Security disability for 24 months OR</li> <li>▪ With End Stage Renal Disease or Lou Gehrig's Disease</li> </ul>	<ul style="list-style-type: none"> <li>▪ See Part A and Part B below</li> </ul>	
<p><b>b. Part A (Hospital Insurance)</b></p> <p>Part A claims/billing: Trail Blazer Health Enterprises 1-800-MEDICARE (1-800-633-4227)</p> <p><b>As of January 1 ,2012</b></p>	<p>Hospitalization deductible:</p> <ul style="list-style-type: none"> <li>▪ Days 1-60 = \$1156.00 (once per benefit period)</li> </ul> <p>Hospitalization coinsurance:</p> <ul style="list-style-type: none"> <li>▪ Days 61-90 = \$289.00 per day</li> <li>▪ Days 90+ = \$578.00 per day up to 60 days in a lifetime (" Lifetime reserve days")</li> </ul> <p>Skilled Nursing Facility coinsurance:</p> <ul style="list-style-type: none"> <li>▪ Days 1-20 = \$0</li> <li>▪ Days 21-100 = \$144.50 per day</li> <li>▪ Days &gt;100 = 100%</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage for inpatient hospitalization, skilled nursing facilities, and some home health and hospice;</li> <li>• Most people do not pay a monthly Part A <b>premium</b> because they or a spouse has 40 or more quarters of Medicare-covered employment;</li> <li>• The Part A <b>premium</b> is \$248.00 per month for people having 30-39 quarters of Medicare-covered employment;</li> <li>• The Part A <b>premium</b> is \$451.00 per month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters of Medicare-covered employment.</li> </ul>	

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<p><b>c. Part B (Medical Insurance)</b></p> <p>Claims/billing for durable medical equipment, diabetic supplies, home health, and hospice:</p> <p style="padding-left: 40px;">Trail Blazer Health Enterprises 1-800-MEDICARE (1-800-633-4227)</p> <p>All other Part B claims/billing:</p> <p style="padding-left: 40px;">Trail Blazer Health Enterprises 1-800-MEDICARE (1-800-633-4227)</p> <p><b>As of January 1 ,2012</b></p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">PART B MONTHLY PREMIUM</th> </tr> <tr> <th style="width: 33%;">Beneficiaries who file an Individual tax return with Income</th> <th style="width: 33%;">Beneficiaries who file a joint tax return with income</th> <th style="width: 33%;">Total Monthly Premium</th> </tr> </thead> <tbody> <tr> <td>Less than or equal to \$85,000</td> <td>Less than or equal to \$170,000</td> <td>\$99.90</td> </tr> <tr> <td>\$85,001-107,000</td> <td>\$170,001-214,000</td> <td>\$139.90</td> </tr> <tr> <td>\$107,001-160,000</td> <td>\$214,001-320,000</td> <td>\$199.80</td> </tr> <tr> <td>\$160,001-213,000</td> <td>\$320,001-426,000</td> <td>\$259.70</td> </tr> <tr> <td>Above \$213,000</td> <td>Above \$426,000</td> <td>\$319.70</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• \$140.00 per year. (Note: You pay 20% of the Medicare-approved amount for services after you meet the \$140.00 deductible.)</li> </ul>	PART B MONTHLY PREMIUM			Beneficiaries who file an Individual tax return with Income	Beneficiaries who file a joint tax return with income	Total Monthly Premium	Less than or equal to \$85,000	Less than or equal to \$170,000	\$99.90	\$85,001-107,000	\$170,001-214,000	\$139.90	\$107,001-160,000	\$214,001-320,000	\$199.80	\$160,001-213,000	\$320,001-426,000	\$259.70	Above \$213,000	Above \$426,000	\$319.70				<ul style="list-style-type: none"> <li>▪ Coverage for many outpatient services including doctor's visits, tests, preventive care, and some home health and hospice</li> <li>▪ Eligible persons are automatically enrolled at age 65 unless they decline enrollment</li> <li>▪ Late enrollment is open from January through March of each year; takes effect July of that year</li> <li>▪ A permanent 10% penalty may be added for each 12-month period they were eligible for but did not enroll in Part B</li> </ul>
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<p><b>d. Part D (Prescription Drug Coverage)</b></p> <p>New Mexico Aging and Long Term Services Department NM SHIP Resource Center 1-800-432-2080 or 505-476-4846</p> <p><b>As of January 1 ,2012</b></p>	<ul style="list-style-type: none"> <li>▪ Medicare offers prescription drug coverage (Part D) for everyone with Medicare;</li> <li>▪ If a beneficiary is not new to Medicare, but wishes to enroll, he/she may enroll October 15, 2011 – December 7, 2012. There may be a 1% per month late enrollment premium penalty fee (late enrollment penalty is eliminated through 2009 for beneficiaries who qualify for low-income subsidy). At this time, individuals may also "switch" plans;</li> <li>▪ Any individual new to Medicare can enroll within three months prior to their 65<sup>th</sup> birth date, the month of their birth date, and three months following.</li> </ul>	<p>In 2012, if an individual is in a Medicare Part D Prescription Drug Plan (PDP) with the standard benefit, he or she will pay a deductible of \$320 and 25 percent of allowable Part D prescription drug costs between \$320 and \$2,930 (\$652.50). The individual then hits a coverage gap, where he or she is responsible for 100 percent of prescription drug costs until he or she reaches the out-of-pocket maximum of \$4,700. After the individual incurs total drug costs of \$6,657.50, he or she becomes eligible for catastrophic coverage, which generally covers 95 percent of prescription drug expenses. The chart below explains how the Medicare Part D standard benefit design will work in 2012.</p> <ul style="list-style-type: none"> <li>▪ An individual may also get their Part D drug coverage through their Medicare Advantage Plan;</li> <li>▪ Outside of NM companies vary;</li> <li>▪ Coverage costs vary per plan;</li> <li>▪ A dual eligible has a continuous open enrollment period;</li> <li>▪ In 2012, seniors who hit the "donut hole" will receive a 50 percent discount on their brand-name drugs.</li> </ul>																								

Program	Eligibility	Benefit/ Service
<p><b>e. LOW INCOME SUBSIDY/EXTRA HELP</b>  <b>1-800-432-2080 OR</b>  <b>505-476-4846</b></p>	<p>Single: Annual Income: No greater than \$16,335  Savings/Resources: No greater than \$12,640</p> <p>Married: Annual Income: No greater than \$22,065  Savings/Resources: No greater than \$25,260</p>	<ul style="list-style-type: none"> <li>• You could receive help paying for some or your entire monthly Part D premium; paying for some or all of your deductible for Part D; reduce your co-payments per prescription</li> <li>• Up to 150 % Federal poverty Income</li> <li>• You can mail in application or apply on line at <a href="https://www.benefitscheckup.org/index.cfm?partner_id=70">https://www.benefitscheckup.org/index.cfm?partner_id=70</a></li> </ul>
<p><b>f. Senior Medicare Patrol (SMP)</b></p> <p>1-800-432-2080</p>	<p>Senior Medicare Patrol (SMP) program help Medicare and Medicaid beneficiaries avoid, detect, and prevent health care fraud. In doing so, they not only protect older persons, they also help preserve the integrity of the Medicare and Medicaid programs</p>	<ul style="list-style-type: none"> <li>▪ Investigates possible Medicare/Medicaid billing errors, fraud, waste, and abuse.</li> <li>▪ Assists with appeals for denial of payment by Medicare, Medicaid, or private insurance/health plan.</li> </ul>

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<b>3. MEDICAID</b>	<p><b>To apply for Medicaid: SEE HSD INCOME SUPPORT DIVISION LIST Visit website: <a href="http://www.hsd.state.nm.us/mad/">http://www.hsd.state.nm.us/mad/</a></b></p> <p><b>Questions about Medicaid Benefits/Coverage/Getting a New Medicaid Card Call: MEDICAL ASSISTANCE DIVISION CLIENT SERVICES BUREAU 1-888-997-2583</b></p>		
<b>a. Medicaid Category 001 &amp; 004 (SSI)</b>	<ul style="list-style-type: none"> <li>▪ Age 65 or older or with physical or mental disability expected to last 12 months OR disabled child under age 18 OR blind adult or child</li> <li>▪ SSI recipients automatically get full Medicaid benefits</li> </ul> <p>The Substantial Gainful Activity (SGA) amount for individuals with disabilities, other than blindness, from is \$1,010 for 2012. SGA amount for individuals who are blind is \$1,690 for 2012.</p> <p>The monthly earnings amount that is used to determine if a month counts for the Trial Work Period is \$720 per month in 2012. The amount is unchanged from 2011.</p> <p>The Supplemental Security Income (SSI) Federal Benefit Rates (FBR) is \$698 per month for an eligible individual and \$1,048 per month for an eligible couple for 2012.</p> <p>For 2012, the amount of earnings that will have no effect on</p>	<ul style="list-style-type: none"> <li>▪ In-patient hospital services</li> <li>▪ Out-patient hospital services</li> <li>▪ Laboratory and x-ray services</li> <li>▪ SNF &amp; ICF level of nursing home care</li> <li>▪ Home health care services</li> <li>▪ Physician services</li> <li>▪ Rural health clinic services</li> <li>▪ Durable medical equipment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Eyeglasses</li> <li>▪ Hearing aids</li> <li>▪ Vision screening</li> <li>▪ Artificial limbs</li> <li>▪ Types of therapy</li> <li>▪ Dental care</li> </ul>
<b>b. Medicaid Extension (“Pickle Amendment” or “503 Lead” cases)</b>	<ul style="list-style-type: none"> <li>▪ Elderly, blind, or disabled</li> <li>▪ Must have lost SSI due to cost of living increase in Social Security (retirement, disability, or survivors) benefits</li> <li>▪ Income limit \$ 674 month</li> </ul>	<ul style="list-style-type: none"> <li>▪ Continuation of full Medicaid benefits for one year after SSI ends</li> </ul>	
<b>c. Medicaid (Institutional)</b>  <i>Note: Amounts will change in January</i>	<ul style="list-style-type: none"> <li>▪ Individual must medically and financially qualify</li> <li>▪ Must be a NM resident in a nursing home at least 30 days</li> </ul>	<p>Coverage in nursing facilities and acute care hospitals</p> <ul style="list-style-type: none"> <li>▪ High or low-level nursing care, as well as all other medical care, equipment, medications, and supplies</li> <li>▪ If married, the spouse who remains at home may keep...</li> </ul>	

Program	Eligibility	Benefit/ Service
	<p>MAXIMUM MONTHLY INCOME \$ 2,022.00</p> <p>MAXIMUM RESOURCES \$ 2,000.00</p> <p>BURIAL ACCOUNT -- \$ 1,500.00</p> <ul style="list-style-type: none"> <li>▪ The resident keeps \$ 57 of income per month for personal needs; most of the remaining is paid to the nursing home</li> <li>▪ The resident's home and car are not counted as assets</li> </ul>	<ol style="list-style-type: none"> <li>1. their home and car</li> <li>2. one half of the couple's assets (up to \$101,640)</li> <li>3. at least one half of the couple's monthly income</li> </ol>
<p><b>d. CoLTS – Coordination of Long Term Services or -Home and Community Based Waivers</b></p> <p>To add a new client to the Central Registry or for status of those already on the Registry:  <b>ALTSD Resource Center</b>  <b>1-800-432-2080</b></p>	<p>CoLTS is a program that manages health care and long-term services for certain Medicaid recipients. CoLTS Managed Care Organizations manage and coordinate all physical health services, such as doctor visits, hospital services, prescriptions, etc., services that would be covered by Medicaid and long-term care services. There are two Managed Care Organizations (MCOs), who are contracted to manage and coordinate services for the CoLTS program: Evercare and AMERIGROUP. Individuals enrolled in CoLTS may choose which MCO they want to work with. All services are determined, approved, and coordinated by the CoLTS MCO.</p> <p>The CoLTS program includes Individuals who are:</p> <ul style="list-style-type: none"> <li>• receiving Personal Care Option (PCO) services;</li> <li>• on the CoLTS Home and Community Based Waiver (formerly the D&amp;E Waiver);</li> <li>• receiving Medicaid and in a nursing home;</li> <li>• receiving both Medicare and full Medicaid benefits (dual eligible); and,</li> <li>• On the Mi Via Waiver through the CoLTS Home and Community Based Waiver or Brain Injury program.</li> </ul>	<p>Please refer to the following web site for a summary of CoLTS covered services</p> <p><a href="http://www.hsd.state.nm.us/mad/CCoLTSDetail.html">http://www.hsd.state.nm.us/mad/CCoLTSDetail.html</a></p>

Program	Eligibility		Benefit/ Service	
<p><b>e. Mi Via Self-Directed Waiver</b></p> <p>ALTSD Resource Center 1-800-432-2080</p>	<p>MAXIMUM MONTHLY INCOME \$ 2,022.00</p> <p>BURIAL ACCOUNT -- \$1,500.00</p> <ul style="list-style-type: none"> <li>• Client must be on the CoLTS Central Registry</li> </ul>	<p>MAXIMUM RESOURCES \$ 2,000.00</p>	<ul style="list-style-type: none"> <li>▪ Consumer decides what services, supports or goods are needed</li> <li>▪ Consumer decides how to spend the funds available</li> </ul>	<ul style="list-style-type: none"> <li>▪ Consumer consultant agency assists with implementation of service plan</li> <li>▪ Medicaid recipients who receive long-term services through home-and-community based waiver programs, such as the Disabled and Elderly, Developmental Disabilities, Medically Fragile, AIDS, and individuals with brain injuries will be eligible for Mi Via.</li> </ul>
<p><b>f. Mi Via Self-Directed Waiver Brain Injury</b></p> <p>ALTSD Resource Center 1-800-432-2080</p>	<p>MAXIMUM MONTHLY INCOME \$ 2,022.00</p> <p>BURIAL ACCOUNT -- \$1,500.00</p> <ul style="list-style-type: none"> <li>▪ Client must be on the CoLTS Central Registry /Brain Injury List</li> <li>▪ Must be under 64 years of age to get on Mi Via BI</li> </ul>	<p>MAXIMUM RESOURCES \$ 2,000.00</p>	<ul style="list-style-type: none"> <li>▪ Consumer decides what services, supports or goods are needed</li> <li>▪ Consumer decides how to spend the funds available</li> </ul>	<ul style="list-style-type: none"> <li>▪ Consumer consultant agency assists with implementation of service plan</li> </ul>

Program	Eligibility	Benefit/ Service	
<p><b>g. Personal Care Option (PCO)</b>            If you are currently enrolled in AMERIGROUP Community Care please call 1-877-269-5660 to be assessed for PCO services.</p> <p>If you are currently enrolled in Evercare please call 1-877-236-0826 to be assessed for PCO services.</p> <p>If you are Not currently enrolled with either AMERIGROUP Community Care or Evercare please call Molina Health Care at 505-348-0311 or toll free at 1-866 -916-3250.</p>	<ul style="list-style-type: none"> <li>▪ Must have full Medicaid coverage (see SSI)</li> <li>▪ Must be 21 years of age</li> <li>▪ Must require assistance w/ 2 or more Activities of Daily Living (ADLs).</li> </ul>	<ul style="list-style-type: none"> <li>▪ Mobility assistance</li> <li>▪ Assistance w/ eating</li> <li>▪ Cognitive functioning</li> <li>▪ Meal preparation</li> <li>▪ Ind. bowel/bladder services</li> </ul>	<ul style="list-style-type: none"> <li>▪ Skin care, bathing</li> <li>▪ Support services</li> <li>▪ Household services</li> <li>▪ Self-administer medication</li> <li>▪ Assistive device maintenance</li> </ul>
<p><b>h. Total Community Care, LLC</b></p> <p><b>Program of All-inclusive Care for the Elderly (PACE)</b></p> <p>904-A Los Lomas NE,            Albuquerque, NM            924-2650</p>	<ul style="list-style-type: none"> <li>• Must be age 55 plus</li> <li>• Eligible for Medicare and/or Medicaid – participant pays 0</li> <li>• Eligible for Medicare only – participant pays the Medicaid portion of the program</li> <li>• Does not have Medicare or Medicaid – participant pays private pay rate</li> <li>• Must live within specific zip codes near Day Health Center</li> <li>• In need of nursing facility level of care</li> <li>• Able to live safely in the community</li> <li>• Must transfer all medical care to Total Community Care- PACE</li> </ul>	<ul style="list-style-type: none"> <li>• Day Health Center incl. Medical clinic, adult day care, meals/snacks, personal care, rehabilitation, social services, med specialists, recreational therapy, transportation to facility/med appts., activities.</li> <li>• Community housing, assisted living when needed.</li> </ul>	<ul style="list-style-type: none"> <li>• In-patient care, prescriptions, dental, vision, audiology, assessment and mental health services</li> <li>• In-home services: e.g. nursing &amp; personal care, meal prep, homemaker, &amp; errands.</li> <li>• Family caregiver support &amp; respite services</li> </ul>
<p><b>i. Working Disabled Individuals (WDI)</b></p> <p>1-800-318-1469</p>	<ul style="list-style-type: none"> <li>▪ Disabled according to Social Security criteria (on disability or SSI) but not yet receiving Medicare</li> <li>▪ Have a recent attachment to the work force</li> <li>▪ Age 18 or older</li> <li>▪ Countable resources less than \$10,000 single/\$15,000 couple</li> <li>▪ Earned income less than 250% of poverty minus impairment-related work expenses</li> <li>▪ Unearned income less than \$1,294/ month</li> </ul>	<ul style="list-style-type: none"> <li>▪ Medicaid coverage for disabled individuals who are either employed or who lost SSI and Medicaid because of disability benefits</li> <li>▪ Receive full Medicaid benefits with co-payments required (up to a maximum)</li> <li>▪ Up to 3 months retroactive coverage</li> </ul>	

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<b>j. GAP Program</b> 1-866-451-2901	Serves individuals who are eligible both medically and financially for institutional level of care under Medicaid. Program Criteria: <ul style="list-style-type: none"> <li>▪ Individuals who are in the process of transitioning from a nursing home setting to a home setting</li> <li>▪ Individuals who are at risk or going into a nursing home and who are on the CoLTS “C” Waiver awaiting services</li> <li>▪ Have been screened for financial eligibility (e.g. are on SSI)</li> <li>▪ Are unable to perform some or all activities of daily living because of a disability or functional limitation.</li> <li>▪ Are recipients of the Medicaid Personal Care Option Program</li> </ul>	Services provided by the GAP program (Goods and services not exceed \$7500 per person) <ul style="list-style-type: none"> <li>▪ Assistive devices</li> <li>▪ Home Modifications</li> </ul>															
<b>4 .MEDICARE SAVINGS PROGRAMS</b>																	
<b>a. Qualified Medicare Beneficiary (QMB) Category 40 100% FPL</b>  <i>Note: Amounts changed in April</i>	<ul style="list-style-type: none"> <li>▪ <b>Must have Medicare Part A or apply for “conditional” Part A</b></li> </ul> <table border="0" style="width: 100%;"> <tr> <td style="width: 40%;">MAXIMUM MONTHLY INCOME</td> <td style="width: 20%;"></td> <td style="width: 40%;">MAXIMUM RESOURCES</td> </tr> <tr> <td>Individual</td> <td>\$908</td> <td>\$8,180</td> </tr> <tr> <td>Couple</td> <td>\$1,226</td> <td>\$13,020</td> </tr> </table> (One \$20 disregard per household is allowed before the federal guidelines apply.)  The \$1500.00 burial per person is included in the resource limit and it is no longer a manual exclusion.	MAXIMUM MONTHLY INCOME		MAXIMUM RESOURCES	Individual	\$908	\$8,180	Couple	\$1,226	\$13,020	<ul style="list-style-type: none"> <li>▪ Medicaid pays recipient’s Medicare deductibles, co-insurance, and monthly premiums for Part B (and Part A if applicable)</li> <li>▪ Will pay Conditional Part A premium</li> <li>▪ Adds \$96.40 to monthly Social Security check</li> <li>▪ <u>No</u> retroactive coverage, eligibility begins the month after the month approved</li> <li>▪ Receive a Medicaid card</li> <li>▪ Recertification required at least every 12 months</li> <li>▪ Qualifies for LIS Medicare Part D – no deductible, no monthly premium, \$1.10 - \$6.30 co- pay for most medications</li> </ul>						
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Individual	\$908	\$8,180															
Couple	\$1,226	\$13,020															
<b>b. Specified Low Income Medicare Beneficiary (SLIMB) Category 45, 120% FPL</b>  <i>Note: Amounts changed in April</i>	<ul style="list-style-type: none"> <li>▪ <b>Must have Medicare Part A</b></li> </ul> <table border="0" style="width: 100%;"> <tr> <td style="width: 40%;">MAXIMUM MONTHLY INCOME</td> <td style="width: 20%;"></td> <td style="width: 40%;">MAXIMUM RESOURCES</td> </tr> <tr> <td><b>Individual</b></td> <td></td> <td></td> </tr> <tr> <td>\$1089</td> <td></td> <td>\$8,180</td> </tr> <tr> <td><b>Couple</b></td> <td></td> <td></td> </tr> <tr> <td>\$ 1471</td> <td></td> <td>\$13,020</td> </tr> </table> (One \$20 disregard per household is allowed before the federal guidelines apply.)	MAXIMUM MONTHLY INCOME		MAXIMUM RESOURCES	<b>Individual</b>			\$1089		\$8,180	<b>Couple</b>			\$ 1471		\$13,020	<ul style="list-style-type: none"> <li>▪ Medicaid pays recipient’s Medicare Part B premium</li> <li>▪ Adds \$96.40 to monthly Social Security check</li> <li>▪ Eligibility begins the month of approval, 3 month retroactive coverage possible</li> <li>▪ Will not pay Conditional Part A premium</li> <li>▪ Do NOT receive a Medicaid card</li> <li>▪ Qualifies for LIS Medicare Part D – no deductible, no monthly premium, \$1.10 - \$6.30 co pay for most medications</li> </ul>
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Program	Eligibility	Benefit/ Service						
	<p>The \$1500.00 burial per person is included in the resource limit and it is no longer a manual exclusion.            BURIAL ACCOUNT -- \$1,500 each</p>							
<p><b>c. Qualified Individuals (QI-1)</b>  <b>Category 045, 135 %FPL</b>  <i>Note: Amounts changed in April</i></p>	<ul style="list-style-type: none"> <li>▪ <b>Must have Medicare Part A</b></li> </ul> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">MAXIMUM MONTHLY INCOME</td> <td style="width: 50%;">MAXIMUM RESOURCES</td> </tr> <tr> <td><b>Individual</b> \$1225</td> <td>\$8,180</td> </tr> <tr> <td><b>Couple</b> \$1655</td> <td>\$13,020</td> </tr> </table> <p>(One \$20 disregard per household is allowed before the federal guidelines apply.)</p> <p>The \$1500.00 burial per person is included in the resource limit and it is no longer a manual exclusion.</p>	MAXIMUM MONTHLY INCOME	MAXIMUM RESOURCES	<b>Individual</b> \$1225	\$8,180	<b>Couple</b> \$1655	\$13,020	<ul style="list-style-type: none"> <li>▪ An expansion of the SLIMB program to those between 120% and 135% of the federal poverty level</li> <li>▪ Medicaid pays recipient's Medicare Part B premium</li> <li>▪ Adds \$96.40 to monthly Social Security check</li> <li>▪ Will not pay Conditional Part A premium</li> <li>▪ Eligibility begins the month of approval, 3 month retroactive coverage possible</li> <li>▪ Do NOT receive a Medicaid card</li> <li>▪ Qualifies for LIS Medicare Part D – no deductible, no monthly premium, \$1.10 - \$6.30 co pay for most medications</li> </ul>
MAXIMUM MONTHLY INCOME	MAXIMUM RESOURCES							
<b>Individual</b> \$1225	\$8,180							
<b>Couple</b> \$1655	\$13,020							

Program	Eligibility	Benefit/ Service
<b>5. PUBLIC ASSISTANCE PROGRAMS</b>		
<p><b>a. General Assistance</b></p> <p>See "HSD Income Support Division" list</p>	<p><b>GA - GENERAL REQUIREMENTS:</b></p> <p><b>A.</b> Lack of availability of state funds may result in a suspension or reduction in general assistance benefits without eligibility and need considered.</p> <p><b>B. Need determination process:</b> Eligibility for the GA program based on need requires a finding that the:</p> <p style="padding-left: 20px;"><b>(1)</b> countable resources owned by and available to the benefit group do not exceed either the \$1500 liquid or \$2000 non-liquid resource limit;</p> <p style="padding-left: 20px;"><b>(2)</b> benefit group's countable gross earned and unearned income does not equal or exceed eighty-five percent (85%) of the federal poverty guideline for the size of the benefit group; and</p> <p style="padding-left: 20px;"><b>(3)</b> Benefit group's countable net income does not equal or exceed the standard of need for the size of the benefit group.</p> <p><b>C. GA payment determination:</b> The benefit group's cash assistance payment is determined after subtracting from the standard of need the benefit group's countable income and any payment sanctions or recoupments.</p>	<p>The objective of general assistance is to provide financial assistance to:</p> <ul style="list-style-type: none"> <li>• Dependent needy children and disabled adults who are not eligible for assistance under a federally matched financial assistance program such as New Mexico works (NMW) or the federal program of supplemental security income (SSI).</li> <li>• The objective of the supplement for residential care program is to provide a cash assistance supplement to SSI recipients who reside in licensed adult residential care homes.</li> <li>• The objective of the burial assistance program is to assist in payment of burial expenses for an individual who was a low income individual at the time of death</li> </ul>

Program	Eligibility			Benefit/ Service																													
<p><b>b. Supplemental Nutrition Assistance Program</b>  <i>Note: updated in October</i>  <b>(formerly Food Stamps)</b></p> <p>You need to fill out an application. You can use this same application to ask for other kinds of assistance, such as free medical care. Please return to your local Income Support Division Office. For the nearest location please, call free number (800) 432-6217.</p>	<table border="1"> <thead> <tr> <th>Household size</th> <th>Gross monthly income (165 percent of poverty)</th> <th>Maximum Monthly Allotment</th> </tr> </thead> <tbody> <tr><td>1</td><td>\$1,490</td><td>\$ 200</td></tr> <tr><td>2</td><td>\$2,004</td><td>\$ 367</td></tr> <tr><td>3</td><td>\$2,518</td><td>\$ 526</td></tr> <tr><td>4</td><td>\$3,032</td><td>\$ 668</td></tr> <tr><td>5</td><td>\$3,547</td><td>\$ 793</td></tr> <tr><td>6</td><td>\$4,061</td><td>\$ 952</td></tr> <tr><td>7</td><td>\$4,575</td><td>\$ 1,052</td></tr> <tr><td>8</td><td>\$5,089</td><td>\$ 1,202</td></tr> <tr><td>Each additional member</td><td>+ 406</td><td>\$ 150</td></tr> </tbody> </table>	Household size	Gross monthly income (165 percent of poverty)	Maximum Monthly Allotment	1	\$1,490	\$ 200	2	\$2,004	\$ 367	3	\$2,518	\$ 526	4	\$3,032	\$ 668	5	\$3,547	\$ 793	6	\$4,061	\$ 952	7	\$4,575	\$ 1,052	8	\$5,089	\$ 1,202	Each additional member	+ 406	\$ 150		<p>The Supplemental Nutrition Assistance Program (SNAP) helps many low- income households buy the food they need to stay healthy, productive members of society. SNAP Benefits are simple to use when you purchase food products at your grocery store.</p> <p>The Federal Government sets the rules for who qualifies for SNAP Benefits and determines the amount of SNAP Benefits that you can receive each month. The Human Services Department (HSD) will help you to determine whether or not you qualify for SNAP. This normally depends on how much money you earn each month, and it also depends on what you own.</p> <p>You may receive SNAP Benefits in as soon as seven days if: You have very little or no money, Your shelter costs are more than the money you earn, You are in a migrant worker household</p> <p>There are other rules for becoming eligible for SNAP right away</p>
Household size	Gross monthly income (165 percent of poverty)	Maximum Monthly Allotment																															
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<p><b>6. PRIVATE HEALTH INSURANCE</b></p>	<p><b>NM Public Regulation Commission Insurance Division</b>  <b>1-800-947-4722</b>  <a href="http://www.nmprc.state.nm.us/id.htm">www.nmprc.state.nm.us/id.htm</a></p>																																
<ul style="list-style-type: none"> <li><b>Medicare Supplemental Insurance (“Medigap”)</b></li> </ul>	<ul style="list-style-type: none"> <li>Medicare beneficiaries</li> <li>Monthly premium, some co-payments and deductibles, depending on plan</li> <li>Under 65 disabled may have limitations on purchase</li> </ul>	<ul style="list-style-type: none"> <li>Standardized plans A thru N prices vary by company</li> <li>Pays many out-of-pocket costs of Medicare</li> <li>Open enrollment is a one-time only, 6-month period after you enroll in Part B AND are age 65</li> <li>Companies cannot deny coverage, impose conditions, or charge more if bought during open enrollment</li> <li>Regulated by NM Insurance Division</li> </ul>																															
<ul style="list-style-type: none"> <li><b>Medicare Managed Care Plans (HMOs)</b></li> </ul>	<ul style="list-style-type: none"> <li>Medicare beneficiaries</li> <li>May charge a monthly premium and co-payments</li> </ul>	<ul style="list-style-type: none"> <li>Pays Medicare-covered services plus additional benefits</li> </ul>																															

Program	Eligibility	Benefit/ Service
<ul style="list-style-type: none"> <li>• <b>Long-Term Care Insurance</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ Must pay a monthly premium</li> </ul>	<ul style="list-style-type: none"> <li>▪ Varies with each company and policy</li> <li>▪ May pay for nursing home and/or home care expenses</li> </ul>
<ul style="list-style-type: none"> <li>• <b>COBRA</b> 1-866-444-3272</li> </ul>	<ul style="list-style-type: none"> <li>▪ Through certain former employers for workers, retiring workers, spouses, dependent children, etc.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Group health insurance for 18 to 36 months after employment ends</li> <li>▪ Must pay entire premium – employer does not contribute</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Statewide Coverage Insurance (SCI)</b> 1-866-901-4538</li> </ul>	<ul style="list-style-type: none"> <li>▪ Low income adults with household income of up to 200% of federal poverty level</li> <li>▪ Must be between 19-64 years old</li> <li>▪ Have no current health coverage</li> <li>▪ Not eligible for Medicare or Medicaid</li> <li>▪ No voluntary cancellation of insurance in the past six months</li> <li>▪ Resident of NM</li> </ul>	<ul style="list-style-type: none"> <li>▪ Benefits include primary and specialty care</li> <li>▪ Inpatient and outpatient hospitalization</li> <li>▪ Pharmacy Benefit</li> <li>▪ Lab and X-Ray Benefit</li> <li>▪ Premiums are based on income</li> </ul>
<ul style="list-style-type: none"> <li>• <b>NMMIP (New Mexico Medical Insurance Pool)</b> Administered by NM Blue Cross/Blue Shield 1-800-432-0750 1-505-424-7105</li> </ul>	<ul style="list-style-type: none"> <li>▪ People on Medicare or Medicaid are not eligible</li> <li>▪ NMMIP Carve Out Plan is available to individuals under the age of 65 and enrolled in Medicare due to a disability(must have Medicare A and B per eligibility); and is the last payee of resort after the primary Medicare pays the benefits</li> </ul>	<ul style="list-style-type: none"> <li>▪ Provides access to health insurance to NM residents who are denied health insurance and considered uninsurable</li> <li>▪ Administered by BlueCross BlueShield of New Mexico who handles eligibility, enrollment, member services, and claims processing.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>NM Health Insurance Alliance</b> <b>1-800-204-4700</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ Health insurance coverage for small businesses, self employed and qualified individuals</li> </ul>	<ul style="list-style-type: none"> <li>▪ Offers PPO, HMO and Indemnity Plans</li> <li>▪ Benefits include Rx prescription drugs, hospital, physician, outpatient, maternity, mental health, preventative wellness and emergency care</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Retiree Benefits</b> New Mexico Retiree Health Care Authority 1-800-233-2576</li> </ul>	<ul style="list-style-type: none"> <li>▪ Eligible retirees, their spouses, dependents and surviving spouses and dependents</li> </ul>	<ul style="list-style-type: none"> <li>▪ Provides core group health insurance for persons who have retired from certain public service in New Mexico</li> <li>▪ Three plans for non-Medicare eligible participant</li> <li>▪ Eight plans for Medicare eligible participants</li> </ul>

Program	Eligibility	Benefit/ Service
<b>7. INDIAN HEALTH CARE PROGRAMS</b>	<a href="http://www.ihs.gov/">http://www.ihs.gov/</a>	
<b>Indian Health Services (IHS)</b> <b>a. Albuquerque Area Indian Health Service</b> 5300 Homestead Road, NE Albuquerque, NM 87110 Phone: 505-248-4500 Fax: 505-248-4115	<ul style="list-style-type: none"> <li>▪ Indian heritage and tribal affiliation</li> </ul>	<ul style="list-style-type: none"> <li>▪ Responsible for the provision of health services to a number of distinctly different tribal groups.</li> <li>▪ Comprehensive continuing care, health promotion and disease prevention</li> <li>▪ Dental, clinical, mental health, nutrition, optometry, pharmacy and social workers</li> </ul>
<b>b. Albuquerque IHS Hospital</b> 801 Vassar Drive, N.E. Albuquerque, N.M. 87106 Phone: 505 248 4000 (for info) <b>c. Albuquerque IHS Dental Clinic</b> 505-346-2306	<ul style="list-style-type: none"> <li>▪ Indian heritage and tribal affiliation</li> </ul>	<ul style="list-style-type: none"> <li>▪ Ambulatory and in-patient care</li> <li>▪ Comprehensive continuing care, health promotion and disease prevention</li> <li>▪ Dental, clinical, mental health, nutrition, optometry, pharmacy and social workers</li> </ul>
<b>d. Contract Health Services (CHS) AIH-CHS</b> 505-248-4082	<ul style="list-style-type: none"> <li>▪ Criteria:               <ol style="list-style-type: none"> <li>a. Indian Descent</li> <li>b. Residency in CHS Delivery Area</li> <li>c. Notification/Prior Approval</li> <li>d. Exhaustion of accessible/available resources or other insurances.</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Contract care services in private sector in NM</li> </ul>
<b>e. Albuquerque Indian Health Services-Urban Program</b> 505-248-4503		<ul style="list-style-type: none"> <li>▪ Out-patient urban health services, home care and mental health services</li> </ul>
<b>f. Santa Fe IHS</b> 1700 Cerrillos Road Santa Fe, New Mexico 87505 Phone: (505) 988-9821	<ul style="list-style-type: none"> <li>▪ Indian heritage and tribal affiliation</li> </ul>	<ul style="list-style-type: none"> <li>▪ Ambulatory and in-patient care</li> </ul>

Program	Eligibility	Benefit/ Service
<p><b>g. Navajo Indian Health Services (NAIHS)</b> 928-871-5811</p>	<ul style="list-style-type: none"> <li>▪ Indian heritage and tribal affiliation</li> </ul>	<ul style="list-style-type: none"> <li>• A variety of health related services; nutrition, aging, substance abuse, community health rep and EMS</li> </ul>
<p><b>8. MILITARY RETIREES AND VETERANS</b></p>	<p><a href="http://www.va.gov">www.va.gov</a></p> <p><a href="http://www.tricare.osd.mil">www.tricare.osd.mil</a></p>	
<p><b>Veterans Services</b></p> <p><b>US Dept. of Veteran Affairs</b> 1-800-827-1000</p> <p><b>New Mexico Department of Veterans' Services</b> Santa Fe, NM 505-827-6300</p> <p><b>VA Hospital – Albuquerque</b> Phone: (505) 265-1711 or (800) 465-8262</p> <p><b>ABQ VA Benefits/Eligibility</b> 505-256-2741</p>	<p>Eligibility for most veterans' health care benefits is based solely on active military service in the Army, Navy, Air Force, Marines, or Coast Guard (or Merchant Marines during WW II), and discharged under <u>other than dishonorable conditions</u>. Health Care eligibility is not just for those who served in combat as other groups may be eligible for some health benefits.</p> <p>Reservists and National Guard members who were called to active duty by a Federal Executive Order may qualify for VA health care benefits. Returning service members, including Reservists and National Guard members who served on active duty in a theater of combat operations have special eligibility for hospital care, medical services, and nursing home care for five years following discharge from active duty.</p> <p>Veteran's health care is not just for service-connected injuries or medical conditions. Veteran's health care facilities are not just for men only. VA offers full-service health care to women veterans.</p>	<p><u>Preventive Care Services</u></p> <ul style="list-style-type: none"> <li>• Immunizations</li> <li>• Physical Examinations</li> <li>• Health Care Assessments</li> <li>• Screening Test</li> <li>• Health Education Program</li> </ul> <p><u>Ambulatory (outpatient) Diagnostic and Treatment Services</u></p> <ul style="list-style-type: none"> <li>• Emergency outpatient care in VA facilities</li> <li>• Medical</li> <li>• Surgical (including reconstructive/plastic surgery as a result of disease or trauma)</li> <li>• Chiropractic Care</li> <li>• Mental Health</li> <li>• Bereavement Counseling</li> <li>• Substance abuse</li> </ul> <p><u>Hospital (Inpatient) Diagnostic and Treatment</u></p> <ul style="list-style-type: none"> <li>• Emergency inpatient care in VA facilities</li> <li>• Medical</li> <li>• Surgical (including reconstructive/plastic surgery as a result of disease or trauma)</li> <li>• Mental Health</li> <li>• Substance abuse</li> </ul> <p><u>Medications and Supplies</u></p> <ul style="list-style-type: none"> <li>• Prescription Medications</li> <li>• Over the counter medications</li> <li>• Medical and surgical supplies</li> </ul>

<p><b>Tricare for Life</b></p> <p>ABQ phone: 505-846-3335 Counselors available at KAFB Or</p> <p>Tricare Info: 1-888-363-5433 DEERS: 1-800-538-9552</p>	<p>TRICARE is available to active duty service members and retirees of the seven uniformed services, their family members, survivors and others who are registered in the Defense Enrollment Eligibility Reporting System (DEERS).</p> <p>TRICARE is also available to members of the National Guard and Reserves and their families. Benefits will vary depending on the sponsor's military status.</p> <p>TRICARE beneficiaries can be divided into two main categories: sponsors and family members. Sponsors include active duty service members, retired service members and National Guard/Reserve members. Family members are spouses and children who are registered in DEERS. Other eligible beneficiary categories include:</p> <ul style="list-style-type: none"> <li>• Medal of Honor recipients and their family members</li> <li>• Surviving family members whose sponsors have passed away on active duty</li> <li>• Widows/widowers and children whose sponsors have passed away after retiring</li> <li>• Un-remarried former spouses</li> </ul>	<p>TRICARE offers several health plan options to meet the needs of its beneficiary population. There are several different health plan options available to TRICARE beneficiaries. Availability for each depends on who you are and where you live.</p> <p>The TRICARE Dental Program is a voluntary, premium-based dental insurance plan administered by United Concordia Companies, Inc., (United Concordia). To enroll in the TRICARE Dental Program, sponsors must have at least 12 months remaining on his or her service commitment. This requirement may be waived in some circumstances.</p> <p>TRICARE offers supplemental programs tailored specifically to beneficiary health concerns or conditions. Many of these programs have specific eligibility requirements based on beneficiary category, plan or status.</p> <p>These programs include health promotion programs such as alcohol education, smoking cessation and weight loss. Some are for specific beneficiary populations such as the Foreign Force Member Health Care Option and the Pre-activation Benefit for National Guard and Reserve. Other programs are for specific health conditions such as the Cancer Clinical Trials. Many programs are limited to a certain number of participants or a certain geographic location such as Chiropractic Care.</p>
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Program	Eligibility	Benefit/ Service
<b>9. PROTECTIVE SERVICES</b>		
<p><b>Adult Protective Services</b></p> <p>If you suspect an adult is being abused, exploited, or neglected, make a report to Adult Protective Services Statewide Intake toll free in New Mexico at 866-654-3219, (or 505-476-4912 if calling from outside New Mexico).</p>	<p>The Adult Protective Services Division provides services mandated by state law on behalf of person's age 18 years of age or older.</p>	<p>Services include investigation of reports of abuse, neglect and/or exploitation; protective placement; caregiver services; and legal services, such as filing guardianship/conservatorship.</p> <p>Case management is provided to ensure that a comprehensive array of services is explored and accessed by persons in need of protective services. The Division's efforts are targeted toward preventing and/or alleviating conditions that result in abuse, neglect and/or exploitation; preserving families; and maintaining individuals in their homes and communities. To support individuals and their families, the Division also provides home care, adult day care, and attendant care services.</p>
<p><b>Ombudsman Program</b> Aging and Long-Term Services Department <b>1-866-451-2901</b></p> <p>Regional Offices <b><u>Noth</u></b> (Colfax, Guadalupe, Quay, Taos, Rio Arriba, Los Alamos, San Miguel, Santa Fe, Union) <b>1-866-451-2901</b></p> <p><b><u>Central</u></b> (Bernalillo, Sandoval, Valencia, San Juan, McKinley, Cibola) <b>1-866-842-9230</b></p> <p><b><u>Southeast/ Southwest</u></b> (Hidalgo, Luna, Dona Ana, Otero, Eddy, Lea, Roosevelt, Curry, DeBaca, Chaves, Lincoln, Socorro, Catron, Sierra and Torrance) <b>1-800-762-8690</b></p>	<ul style="list-style-type: none"> <li>▪ Nursing home, long term care facilities and residential care home residents</li> </ul>	<p>The Long-Term Care Ombudsman Bureau advocates for the recognition, respect and enforcement of the civil and human rights of residents of long-term care facilities in New Mexico.</p> <p>In addition to a small number of highly skilled staff, many volunteers throughout the state regularly visit nursing homes and other long-term care facilities to ensure that residents are properly treated.</p> <p>The Ombudsman Bureau's primary duty is to investigate and resolve complaints made by or on behalf of residents. In discharging this duty, the Bureau often coordinates with other state agencies, including the Department of Health, Human Services Department, and the Adult Protective Services Division of the Aging &amp; Long-Term Services Department.</p>

Program	Eligibility	Benefit/ Service
<b>10. LEGAL SERVICES</b>		
<p><b>a. New Mexico Legal Aid</b>  <a href="http://www.nmlegalaid.org/">http://www.nmlegalaid.org/</a></p> <p><u>Albuquerque Office</u> (Bernalillo, Sandoval, Torrance and Valencia)  Telephone: 505-243-7871  Toll-free number: 866-416-1922</p> <p><u>Clovis Office</u> (Curry, DeBaca, Quay &amp; Roosevelt)  Telephone: 575-769-2326  Toll-free number: 866-416-1921</p> <p><u>Gallup Office</u> (Cibola, McKinley, Zuni Pueblo)  Telephone: 505-722-4417  Toll-free number: 800-524-4417</p> <p><u>Las Cruces Office</u> (Dona Ana and Otero, Mescalero non-tribal matters)  Telephone: 575-541-4800  Toll-Free number: 866-515-7667</p>	<p>New Mexico Legal Aid is a civil legal advocacy organization dedicated to opening the door to equal access to justice for all disenfranchised and low-income people and communities throughout New Mexico by providing outreach, training, education and quality representation</p> <p><u>Las Vegas Office</u> (Harding, Mora, Guadalupe, Union, &amp; San Miguel)  Telephone: 505-425-3514  Toll-free number: 866-416-1932</p> <p><u>Migrant Worker Unit</u>  Telephone: 575-541-4800  Toll-Free number: 1-866-515-7667</p> <p><u>Roswell Office</u> (Chaves, Eddy, Lea, &amp; Lincoln)  Telephone: 575-623-9669  Toll-free number: 866-416-1920</p> <p><u>Santa Ana Pueblo Office</u> (All Pueblos except Zuni)  Telephone: 505-867-3391  Toll-free number: 866-505-2371</p>	<p>New Mexico Legal Aid is a nonprofit law office providing free legal representation to poor people throughout New Mexico (except San Juan County) in civil cases to increase access to the justice system for vulnerable populations and preserve basic legal rights including safety, financial stability and shelter.</p> <p><u>Santa Fe Office</u> (Los Alamos, Rio Arriba, &amp; Santa Fe)  Telephone: 505-982-9886  Toll-free number: 866-416-1934</p> <p><u>Silver City Office</u> (Catron, Grant, Hidalgo &amp; Luna)  Telephone: 575-388-0091  Toll-free Number: 1-866 224 5097</p> <p><u>Socorro Office</u> (Sierra &amp; Socorro; Apache Band non-tribal issues)  Telephone: 575-322-7100  Toll-free number: 866-909-3475</p> <p><u>Taos Office</u> (Colfax &amp; Taos)  Telephone: 575-758-2218  Toll-free number: 800-294-1823</p>

<p><b>b. Senior Citizens Law Office (SCLO)</b>  <a href="http://www.sclo.net/">http://www.sclo.net/</a></p> <p>505-265-2300</p>	<p>Senior Citizens' Law Office is dedicated to serving seniors age 60 and older in Bernalillo, Sandoval, Tarrant, and Valencia Counties, New Mexico.</p>	<p>SCLO provides free legal advice and representation where needed to address a legal problem. SCLO helps seniors deal with;</p> <ul style="list-style-type: none"> <li>• Healthcare: improper billing by healthcare providers, health insurance disputes, denials of coverage, and advice about Medicaid and Medicare programs</li> <li>• Public benefits: food stamps, Medicaid, Veterans Benefits, Social Security, and SSI</li> <li>• Housing: landlord tenant disputes, public and subsidized housing issues, foreclosures, condemnations and property disputes</li> <li>• Advance directives; healthcare and financial powers of attorney, cremation authorizations</li> <li>• Neglect and exploitation: physical, psychological or financial abuse of a senior</li> <li>• Guardianship: guardianship petitions by a spouse for an incapacitated spouse, guardian ad litem appointments for allegedly incapacitated seniors</li> <li>• Grandparents adoptions</li> <li>• Consumer: debt collection, unfair trade practices, lemon law, billing disputes and predatory lending</li> </ul>
<p><b>c. Lawyer Referral for the Elderly (LREP)</b></p> <p>1-800-876-6657  505-797-6005  Legal Helpline Hours: 8 a.m. to 5 p.m. weekdays</p> <p><a href="http://www.nmbar.org/">http://www.nmbar.org/</a></p>	<p>A program of the New Mexico State Bar Foundation that provides legal information, advice, brief services, and referrals to all New Mexico residents 55 years of age and older</p>	<ul style="list-style-type: none"> <li>▪ Free legal advice from staff attorneys</li> <li>▪ Brief legal services for civil (non-criminal) cases</li> <li>▪ Referrals to attorneys in private practice for free, reduced fee, deferred fee, or full fee representation by an attorney (depending on legal matters, income and assets)</li> <li>▪ Elder Workshops throughout the state (see website for scheduled events)</li> </ul>
<p><b>d. Law Access NM</b>  Albuquerque: 998-4529  Statewide: 1-800-340-9771</p> <p><b>Guardianship Help Line -</b>  Albuquerque: 217-1660  Statewide: 1-800-980-1165</p>	<p>Law Access New Mexico is a free <b>telephone legal advice</b> service for low-income New Mexicans to help them solve civil legal problems.</p> <p>Handle all cases over the telephone and do not provide ongoing legal representation or go to court.</p> <p>Toll-free helpline is open 8:45am - 3:30pm, Monday – Friday and can be accessed from anywhere in New Mexico.</p>	<p>Law Access provides telephone advice, referral and information in civil legal matters such as</p> <ul style="list-style-type: none"> <li>▪ Divorce, paternity, custody, visitation Does not provide ongoing legal representation</li> <li>▪ Consumer debt collection, garnishments</li> <li>▪ Landlord/tenant evictions, repairs</li> <li>▪ Medicaid, food stamps, TANF</li> <li>▪ Advice for ‘pro se’ cases</li> <li>▪ Self-help materials</li> <li>▪ Referrals to other legal services in NM</li> <li>▪ Help for all New Mexicans residents regardless of citizenship status</li> </ul>

Program	Eligibility	Benefit/ Service
<p><b>e. NM Office of Guardianship</b></p> <p>1-800-311-2229 505-476-7321</p>	<p><b>Income and Resource Eligible:</b> the alleged incapacitated person must be financially eligible for institutional Medicaid (income does not exceed 225% of the federal poverty level (2008 Poverty Guidelines), and countable resources cannot exceed \$2,000.00 (Burial accounts up to \$1,540.00 are not included). For legal services, where the proposed guardian is not a contracted service provider, the proposed guardian's household gross income must not exceed 300% of the federal poverty level.</p>	<p>The NM Office of Guardianship provides a statewide, publicly funded guardianship services program for guardians of "last resort to incapacitated income and resource eligible adults. They also provide Mental Health Treatment Guardians for appointment by the courts.</p>
<b>11. HOUSING &amp; UTILITIES</b>		
<p><b>a. Housing</b></p> <p>New Mexico Mortgage Finance Authority</p> <p>1-800-444-6880 <a href="http://www.nmmfa.org/">http://www.nmmfa.org/</a></p>	<ul style="list-style-type: none"> <li>▪ Income and eligibility guidelines vary by program</li> </ul>	<ul style="list-style-type: none"> <li>▪ Affordable housing for low-income households</li> <li>▪ Rental and home ownership assistance</li> <li>▪ Home rehabilitation</li> <li>▪ Home improvement loans</li> <li>▪ One-time cash assistance (for deposits and first month's rent) to allow individuals to transition out of homelessness</li> <li>▪ Supportive housing for disabled homeless persons</li> </ul>

**b. Low Income Home Energy Assistance Program (LIHEAP)**

*Note: Amounts changed in October*

LIHEAP assists persons and families with their heating and cooling costs. For more information on LIHEAP please call (800) 283-4465

Updated December 2011

Households qualifying for LIHEAP earn at or below 150 percent of the Federal Poverty Level

<b>Family Size</b>	<b>LIHEAP Maximum Monthly Income</b>
<b>1</b>	<b>\$1,362</b>
<b>2</b>	<b>\$1,839</b>
<b>3</b>	<b>\$2,317</b>
<b>4</b>	<b>\$2,794</b>
<b>5</b>	<b>\$3,272</b>
<b>6</b>	<b>\$3,749</b>
<b>7</b>	<b>\$4,227</b>
<b>8</b>	<b>\$4,704</b>

- Energy assistance to low-income households
- Provided only once per year.
- The benefit can be used to help pay for gas or electric bills, or for bulk fuels, such as propane, firewood or wood pellet bills.
- Vouchers for cooling in summer months, funding permitting

Households applying for but who are not currently clients of the Income Support Division should bring the following to one of the department's 36 Income Support offices:

- Proof of household income for the past 30 days
- Identification
- Social Security Numbers (SSN) for all household members
- Proof of New Mexico residency
- If not a U.S. Citizen, proof of qualified immigrant status Heating/Cooling Costs
- Proof that you have a heating/cooling cost, including your account number
- Only give proof of your highest energy cost in the last 12 months if your bill was more than \$177
  - Crisis LIHEAP - HSD can help you faster if you have: disconnected utility service;
  - disconnect notice; or
  - almost out of wood, propane or other bulk fuels
  - Give us a copy of your disconnect notice

Program	Eligibility	Benefit/ Service
<p><b>c. Home weatherization</b></p> <p><b>NM Energy \$mart Program</b> assistance is for low-income tenants and homeowners. To be eligible for the Energy \$mart Program you must not have a household income of more than 150% of the federal poverty guidelines</p>	<ul style="list-style-type: none"> <li>▪ For income and other eligibility guidelines, contact agencies below:           <p><b>Community Action Agency of Southern NM (Las Cruces)</b>            Counties: Catron, Grant, Luna, Hidalgo, Dona Ana, Sierra, Socorro, Mescalero Apache Tribe, Chavez, Curry, DeBaca, Eddy, Guadalupe, Harding, Lea, Lincoln, Otero, Quay, Roosevelt, Union  <b>1-800-657-8967</b></p> <p><b>Los Amigos (Santa Fe)</b>            Counties: Cibola, Colfax, Los Alamos, McKinley, Mora, Rio Arriba, San Juan, San Miguel, Santa Fe, Taos, 8 Northern Pueblos, Acoma, Laguna, Zuni  <b>1-888-303-7743</b></p> <p><b>Central NM Housing Corporation (ABQ)</b>            Counties: Bernalillo, Sandoval, Torrance, Valencia, Cochiti, Isleta, Jemez, Sandia, San Felipe, Santa Ana, Santo Doming, Zia  <b>505-345-4949</b></p> <p><b>Navajo Housing Services Department (Window Rock)</b>            Serves the Navajo Nation  <b>928-729-4290</b></p> <p><b>Region VI Housing Authority - 575-622-0881</b></p> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Assistance to low-income households to reduce energy consumption by fixing leaks, insulating, and correcting safety risks in the home (no repairs to roofs or plumbing)</li> <li>▪ funded by Department of Energy; applications taken year-round but funding is not unlimited</li> <li>▪ paid to homeowners only</li> <li>▪ assistance is limited to once every seven years per applicant</li> <li>• Weatherizing a home means that to improve the energy efficiency of the home permanently, which in turn reduces energy bills</li> </ul>

<p><b>d Telephone Assistance</b></p> <p>See “HSD Income Support Division” list</p> <p>Qwest 1-800-244-1111 (Spanish 1-800-564-1211)</p> <p>NM Public Regulation Commission 1-800-663-9782 <a href="http://www.fcc.gov/cgb/getconnected">www.fcc.gov/cgb/getconnected</a></p>	<ul style="list-style-type: none"> <li>▪ Low income individuals</li> </ul>	<ul style="list-style-type: none"> <li>▪ <u>Low Income Telephone Assistance Program (LITAP)</u>: \$8 monthly discount; reduced installation charges, if form received before installation. Must receive Medicaid or LIHEAP. <b>Contact Local ISD/HSD office to apply.</b></li> <li>▪ <u>Linkup America</u> helps connect telephone service. Pays half of initial hook-up fee up to \$30.00.</li> <li>▪ <u>Lifeline Assistance Program</u> provides discounts on monthly service for qualified telephone subscribers. Amounts range from \$5.25 to \$7.85 per month. <b>1-800-923-8375</b></li> <li>▪ Residents of Native American Indian and Alaska Native tribal communities may qualify for enhanced Lifeline support (up to an additional \$25.00) and expanded Linkup support (up to \$70.00 in additional support).</li> </ul>
<b>12. OTHER PROGRAMS</b>		
<p><b>a. Prescription Drug Assistance Program dba MEDBANK</b></p> <p>New Mexico Aging and Long Term Services Department 1-800-432-2080 or NM MEDBANK site</p>	<ul style="list-style-type: none"> <li>▪ Based on income, ability to pay, and other eligibility criteria</li> </ul>	<ul style="list-style-type: none"> <li>▪ Free and low-cost brand name drugs for qualified patients</li> <li>▪ \$300 Voucher Program available to qualifying MEDBANK clients</li> <li>▪ Discount card information and discount options programs</li> <li>▪ Internet and mail order information</li> <li>▪ Assistance with other prescription programs nationwide</li> </ul>
<p><b>b. NM Discount Prescription Drug Program</b></p> <p>New Mexico Retiree Healthcare Authority To enroll go to: <a href="http://www.nmrhca.state.nm.us">www.nmrhca.state.nm.us</a> or 1-866-244-0882</p>	<ul style="list-style-type: none"> <li>▪ New Mexico resident</li> <li>▪ No age requirement</li> <li>▪ Can have other insurance</li> <li>▪ No enrollment fee or monthly premium</li> </ul>	<ul style="list-style-type: none"> <li>▪ Discount program, not an insurance plan</li> <li>▪ May save 50% on generic drugs or 13% on brand</li> <li>▪ Mail order available</li> <li>▪ Administered by Express Scripts</li> <li>▪ Over 300 participating NM pharmacies</li> </ul>
<p><b>c. Federally Qualified Health Centers (FQHC)</b></p> <p>See “Federally Qualified Health Centers” list</p>	<ul style="list-style-type: none"> <li>▪ Medicare beneficiaries</li> <li>▪ Low-income individuals</li> </ul>	<ul style="list-style-type: none"> <li>▪ May pay some Medicare non-covered services, preventive care and reduced payment for dental and vision care</li> <li>▪ May waive deductibles and coinsurance</li> </ul>

<p><b>d. Miners Health Service</b></p> <p>In-state: 1-800-654-0544  Out-of-state:  1-800-BLK-LUNG</p>	<ul style="list-style-type: none"> <li>▪ New Mexico resident miners</li> </ul>	<ul style="list-style-type: none"> <li>▪ Acute care</li> <li>▪ Long-term care</li> <li>▪ Out-patient services</li> <li>▪ Black Lung clinic</li> <li>▪ Health risk assessment services</li> </ul>
<p><b>e. Hill-Burton Uncompensated Services</b></p> <p>1-800-638-0742</p>	<ul style="list-style-type: none"> <li>▪ Income either within poverty income guidelines or up to double the poverty income guidelines, depending on the facility</li> </ul>	<ul style="list-style-type: none"> <li>▪ Free or reduced charge services (determined by each facility) at Hill-Burton assisted facilities, including hospitals, nursing homes and clinics</li> <li>▪ Apply at Admissions Office or Business Office</li> </ul>
<p><b>f. Hearing Assistance</b></p> <p>HEAR NOW  1-800-648-4327</p>	<ul style="list-style-type: none"> <li>▪ Low-income individuals</li> </ul>	<ul style="list-style-type: none"> <li>▪ Hearing aids at reduced cost or donated</li> </ul>
<p><b>g. Eye Care America</b>  <a href="http://eyecareamerica.org/">http://eyecareamerica.org/</a></p> <p>1-800-222-3937</p>	<ul style="list-style-type: none"> <li>▪ Low-income individuals</li> <li>▪ US Citizens</li> <li>▪ Age 65 or older</li> <li>▪ Have not seen an ophthalmologist in 3+ years</li> <li>▪ Do not belong to an HMO or the VA</li> </ul>	<ul style="list-style-type: none"> <li>▪ Comprehensive medical eye exam and up to one year of treatment for any disease diagnosed during the initial exam</li> <li>▪ Glaucoma eye exam</li> </ul> <p><b>DOES NOT PROVIDE EYEGLASSES</b></p>
<p><b>h. Lions Clubs</b>  <a href="http://www.nmlions.org/">http://www.nmlions.org/</a></p>	<ul style="list-style-type: none"> <li>▪ Financial eligibility applies</li> <li>▪ Lions Clubs work with specific providers only</li> <li>▪ Contact local Lions Club to apply, see website for directory of phone numbers:</li> </ul>	<ul style="list-style-type: none"> <li>▪ Can provide eyeglasses and screenings for those individuals who qualify</li> </ul>
<p><b>i. Vision USA</b>  1-800-766-4466</p>	<ul style="list-style-type: none"> <li>▪ Someone in household is working part time</li> <li>▪ No eye insurance (this may include Medicare/Medicaid)</li> <li>▪ Has not had an eye exam in last 2 years</li> <li>▪ Low-income</li> </ul>	<ul style="list-style-type: none"> <li>▪ Free eye exams</li> </ul> <p><b>DOES NOT PROVIDE EYEGLASSES</b></p>
<p><b>j. NM Commission for the Blind</b>  1-888-513-7968  505-476-4479</p>	<p>Please call the NM Commission for the Blind for eligibility guidelines and description of all their services available</p>	<ul style="list-style-type: none"> <li>▪ Eyeglasses and eye exams</li> <li>▪ Services for the blind elderly</li> </ul>
<p><b>k. NM Commission for Deaf and Hard of Hearing</b>  <a href="http://www.cdhh.state.nm.us/">http://www.cdhh.state.nm.us/</a>  (800) 489-8536  Voice/TTY/VP:(505) 881-8824</p>	<ul style="list-style-type: none"> <li>▪ Individual who has hearing loss</li> <li>▪ NM Resident</li> <li>▪ Meets certain income limits</li> <li>▪ Please call agency for eligibility and application</li> </ul>	<ul style="list-style-type: none"> <li>▪ Accessible technology such as TTY, amplified telephone, telephone ringer, light flasher unit, TTY-Phone combination, mobile TTY</li> <li>▪ Equipment loan bank</li> <li>▪ Hearing Aids</li> </ul>

<p><b>I. Donated Dental Services</b> 505-298-7206 1-866-263-0671</p>	<ul style="list-style-type: none"> <li>▪ Free or low-cost dental care from dentists throughout the state</li> <li>▪ No charge for the elderly, disabled, or low income</li> </ul>	<ul style="list-style-type: none"> <li>▪ Must complete an application form</li> <li>▪ There MAY be a waiting list, depending on the county of residence</li> <li>• 170 dentists volunteering in the DDS Program</li> </ul>
<p><b>m. Relay NM</b> 1-800-659-1779 1-800-659-8331 TTY 1-800-327-1857 (SPANISH)</p> <p>or dial "7-1-1"</p> <p><a href="http://www.relaynm.org/">http://www.relaynm.org/</a></p>	<ul style="list-style-type: none"> <li>▪ Links the deaf, hard of hearing, and speech impaired with hearing people via the telephone</li> <li>▪ Available 24 hours a day, 7 days a week</li> </ul>	<ul style="list-style-type: none"> <li>▪ Speech-to-speech repeating for individuals with speech disabilities</li> <li>▪ Spanish translation via voice/TTY</li> <li>▪ Voice carry-over</li> <li>▪ Hearing carry-over</li> <li>▪ Free phone services, free amplified, captioned, and video phones</li> </ul>
<p><b>n. UNM Care (Bernalillo County Residents)</b></p> <p><b>First Choice Community Health Centers – 272-2521</b></p> <p><b>&amp; UNM Health Sciences Center University Hospital Clinics 272-1623</b></p>	<ul style="list-style-type: none"> <li>• Special medical assistance program for financially eligible Bernalillo County residents.</li> <li>• Primary Care Provider is supported by a team of health care professionals</li> <li>• Tiered co pays</li> <li>• For maternity and pre/post natal care, patient must have been denied by Medicaid prior to approval</li> </ul>	<ul style="list-style-type: none"> <li>• Clinic visits, pre/post natal care</li> <li>• Hospital Inpatient Services</li> <li>• Hospital Outpatient Services incl. Surgery, lab, physical, occupational and speech therapy, chem./radiation, diagnosis, approved DME/supplies.</li> <li>• Emergency Services at University Hospital</li> </ul>
<p><b>o. UNM Care (non-Bernalillo County Residents)</b></p> <p><b>First Choice Community Health Centers – 272-2521</b></p> <p><b>&amp; UNM Health Sciences Center University Hospital Clinics 272-1623</b></p>	<ul style="list-style-type: none"> <li>• Out of county medical assistance only for medically necessary treatment and NOT available in the patient's home county</li> <li>• Patients under this service do not have specialty services available to them in their home county</li> <li>• Patients must be financially eligible and are required to apply to their home county indigent program</li> <li>• Tiered co pays</li> </ul>	

### 13. Other Contacts

FOR COMPLAINTS ABOUT...	CALL...	AT...
<b>Discrimination or lack of access to health care</b>	Dept. of Health & Human Services Office for Civil Rights	1-800-368-1019 or 1-214-767-4056
<b>Quality of care by a physician or physician assistant</b>	New Mexico Medical Board 2055 S. Pacheco Bldg 400 Santa Fe, NM 87505	1-800-945-5845 505-476-7230 or 505-476-7240
<b>Quality of care by a nurse</b>	New Mexico Board of Nursing 6301 Indian School NE Suite 710 Albuquerque, NM 87110	505-841-8340
<b>Quality of care in a nursing home</b>	DOH Incident Management System Health Facility Licensing and Certification	1-800-752-8649
<b>Medicare beneficiary quality of care concerns, early discharge from hospital or nursing facility concerns</b>	New Mexico Medical Review Association (NMMRA) PO BOX 3200 Albuquerque, NM 87190	1-800-663-6351

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		<a href="#"><u>Supplemental Nutrition Asst. Program (SNAPS)</u></a> .....
		11
		<a href="#"><u>Survivors’ Benefits</u></a> .....
		1
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		<a href="#"><u>Telephone Assistance</u></a> .....
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		<a href="#"><u>Total Community Care, LLC</u></a> .....
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