

# Benefit Check-Up



Public Benefits at a Glance – Prepared by the ADRC of Chippewa County, WI

February 2026

## Medical Assistance (MA)

### BadgerCare+

For people under age 65 that are not on Medicare. It isn't asset-tested.

Help Applying 715-726-7900 Public Health		
Childless Adults 19-64/Caretakers	\$1,330.00*	\$1,803.33

02-2026 100% FPL Gross monthly household income \*Pregnant Women or Children have higher income limits (306% FPL) or can meet a deductible

### Medicaid for Elderly Blind or Disabled (EBD)

For people who are blind, age 65, or have a disability. Calculate your countable income.

### Supplemental Security Income (SSI) Medicaid

This is a Social Security tested program. If you receive SSI, you automatically get Medicaid.

See the last page of this handout for income/asset limits and how to apply for SSI.

### Categorically Needy EBD Medicaid

Eligibility depends on your countable income and assets.

Countable Monthly Income Limit	\$1,077.78	\$1,623.05
Asset Limit	\$2,000.00	\$3,000.00

01-2026 COLA Gross income minus disregards (countable income)

### Medically Needy EBD Medicaid (6-month deductible)

Compares income to medical expenses/supportive care. Your deductible is the difference of your countable income, minus 100% FPL, then multiply by 6 (months).

Your countable income above, minus 100% FPL ( ) - \$1,330 ( ) - \$1,803.33		
Multiply by 6 (months) for your deductible		
Asset Limit	\$2,000.00	\$3,000.00

02-2026 100% FPL Gross income minus disregards (countable income)

### EBD Medicaid Waivers

You must need help with several activities of daily living because of impairment (physical or memory loss). Monthly cost-share/premium may apply.

Help Applying: 715-726-7777 ADRC		
Income Threshold for <b>No Cost-Share</b>	\$1,174.00 Or pay a cost-share	\$3,525.00* Or pay a cost-share
Asset Limit ( <b>Applicant Only</b> )	\$2,000.00 Applicant Only	\$52,000.00*

01-2026 150% FPL, 07/2025 spousal income \*For married persons, there are income and asset protections for the spouse who is not applying

### Medicaid Purchase Plan (MAPP) EBD Medicaid

You must prove a disability and complete at least 1 hour of work activity per month (such as in-kind work traded for goods). Premiums vary depending on income amount.

Household Income Limit for <b>Eligibility</b>	\$3,325.00	\$4,508.33
Individual's Threshold for <b>No Premium</b>	\$1,330.00*	x
Asset Limit (Applicant Only)	\$15,000.00 Applicant Only. Can deposit 50% earnings into an Independence Account	

02-2026 250% FPL (100% FPL premium-free threshold and only counts the applicant's income) Gross income minus disregards (countable income)

### What is Medical Assistance?

MA (ForwardHealth) is a group of state programs for people with limited income/assets. Program eligibility is determined through the application process.

### How to Apply



Call Great Rivers Consortium  
**1-888-283-0012** x1 English, x2 EBD

Mon, Tue, Thu, Fri 8AM - 4PM, Wed 8 - 11AM

Phone application, or...

In-person at the courthouse (by appt only)

You may have to prove your income and assets. Use the checklist on the last page.

### Covered Benefits



Medical care, vision, dental, hearing, "Extra Help" prescription assistance



3 months backdate, if requested



Free rides for non-emergency medical (NEMT) appointments: 1-866-907-1493

### Disregard: Asset and Income

- Home that you live in
- One car (highest equity)
- Burial plot
- \$1,500 for burial expenses
- Special accounts (see last page)
- **Countable income (add below):**
  - Unearned \$\_\_\_\_\_ - \$20 disregard
  - Earned \$\_\_\_\_\_ - \$65 and divide by 2

### Card Member Services



1-800-362-3002  
Report lost card  
Find provider  
Ask what's covered

### Renewals and Auto-Pay

Use myACCESS online for:

- Notifications for renewals
- Submit information/proof needed
- Auto-pay MAPP premiums

### Not eligible for Medicaid?

- Marketplace Help (715-221-5700)
- Family Health Center (800-942-5420)
- Covering WI (608-261-1455)
- Free Clinic Listing (715-726-7777)
- Family Planning Only (888-283-0012)

# Cut Medicare Costs

Medicare is federal health insurance for individuals age 65+ (or younger with a disability).

## Medicare Savings Programs (MSPs)

Apply through Great Rivers Consortium at 1-888-283-0012.

Helps lower Medicare costs. If you don't have Parts A and/or B, qualifying for an MSP allows you to enroll outside the regular period because it's a Medicare "Buy-In" program where the state pays some costs. Enrollment also automatically qualifies you for federal "Extra Help" to reduce prescription drug costs.

## Qualified Medicare Beneficiary (QMB)

Pays Medicare premiums, copays, deductibles. Will get a ForwardHealth card.

	1 Person	2+ People
Countable Monthly Income Limit	\$1,330.00	\$1,803.33
Asset Limit	\$9,950	\$14,910

01-2026 assets, 02-2026 income 100% FPL Gross income minus disregards (countable income)

## Specified Low Income Medicare Beneficiary (SLMB)

Pays the Medicare Part B Premium only; not medical costs. Optional 3 month backdate.

	1 Person	2+ People
Countable Monthly Income Limit	\$1,596.00	\$2,164
Asset Limit	\$9,950	\$14,910

01-2026 assets, 02-2026 income 120% FPL Gross income minus disregards (countable income)

## Specified Low Income Medicare Beneficiary Plus (SLMB+)

Pays Medicare Part B premium only; it doesn't pay medical costs AND it doesn't work with any other form of Medicaid. Optional 3 month backdate.

	1 Person	2+ People
Countable Monthly Income Limit	\$1,795.50	\$2,434.50
Asset Limit	\$9,950	\$14,910

01-2026 assets, 02-2026 income 135% FPL Gross income minus disregards (countable income)

## Save Prescription Costs

### Part D "Extra Help" Program

Automatic with MSP or Medicaid, or can be applied for separately. Reduces prescription costs, premiums, deductibles, and removes late enrollment penalties while enrolled.

Apply online: <a href="http://www.ssa.gov/medicare/part-d-extra-help">www.ssa.gov/medicare/part-d-extra-help</a>	1 Person	2+ People
Gross Monthly Income Limit	\$1,995	\$2,705
Asset Limit	\$16,590 +\$1,500 for burial	\$33,100 +\$1,500 for burial

2026 Gross income minus disregards (countable income)

## SeniorCare – WI State Pharmaceutical Assistance Program

For ages 65+ without Medicaid. Covers prescriptions and pharmacy vaccines. Join anytime by paying \$30 for 12 months of creditable coverage. No Part D late enrollment penalty. Not for inpatient drugs; can coordinate with Medicare drug plans.

<a href="http://dhs.wisconsin.gov/seniorcare">dhs.wisconsin.gov/seniorcare</a> 1-800-657-2038	1 Person 12 month projected gross income	2+ People 12 month projected gross income	Deductible	Drug Copay
Level 1	\$25,536 \$2,128/mo	\$34,624 \$2,885/mo	\$0	After met deductible:
Level 2A	\$31,920	\$43,280	\$500	
Level 2B *SPAP	\$38,304	\$51,936	\$850	\$5 generic
Level 3 *SPAP	\$38,305+	\$51,937+	\$850 + spenddown	\$15 brand

02-2026 160-240% FPL

\*State Pharmaceutical Assistance Program (SPAP) to change Medicare plan outside of regular enrollment periods

## Medicare and You Class

- Register for a free ADRC crash-course 715-726-7777 or online
- Recommended for people:
  - New to Medicare
  - Everyone welcome!

## How to Apply for an MSP



Call Great Rivers Consortium

**1-888-283-0012** x1 English, x2 EBD

Mon, Tue, Thu, Fri 8AM - 4PM, Wed 8-11AM

## Annual Open Enrollment

- Could save you thousands of dollars
- October 15 – December 7
- Everyone on Medicare should check their plan – they change yearly:
  - [www.medicare.gov](http://www.medicare.gov)
  - 1-800-Medicare

## Times to Change Medicare

- Annual Open Enrollment Oct 15 – Dec 7
- Advantage Open Enrollment Jan 1 – Mar 31
- General Open Enrollment Jan 1 – Mar 31
- Gain or loss of Medicaid within 3 months
- Special Enrollment Period within 3 months
- Extra Help Part D or DSNP can switch monthly
- SPAP (SeniorCare levels 2B and 3)

## Original Medicare Card

- Keep it safeguarded
- Lost or damaged card?
  - 1-800-Medicare 633-4227
  - 1-877-486-2048 TTY
  - [www.medicare.gov](http://www.medicare.gov) to print or order an official copy
- If you join another plan, you get a separate card from them.
- You'll automatically get it when you're eligible if you receive Social Security retirement/disability
- Otherwise, you may want to apply 3 months before your 65th birthday to avoid gaps and possible late enrollment penalties



## Extra Help - LI NET Program

- Also known as "Limited Income Newly Eligible Transition (LI NET)" Program
- Temporary bridge for those without drug coverage, if new to Extra Help
- Will auto-enroll into a Part D
- Switch Part D 1x/mo (with Extra Help)
- Extra Help continues for the year even if you lose eligibility

# Income and Basic Need Supports

## Supplemental Security Income Medicaid (SSI-MA)

For people age 65+ (or younger individuals with a disability) who have limited income. It provides a federal and state cash benefit to help meet basic living expenses, typically paying the difference between a person's income and the SSI income limit. Eligibility also includes Medical Assistance (SSI-MA) and state cash supplement. Use income disregards.

Apply <a href="http://www.ssa.gov/apply/ssi">www.ssa.gov/apply/ssi</a> or call 1-866-815-2924		 <i>Married both eligible</i>
Independent Living (in own home)	\$994	\$1,491
Household of another	\$663	\$995
Asset Limit	\$2,000.00	\$3,000.00

02-2026 185% FPL

## Social Security Disability Insurance (SSDI)



A cash benefit for "insured" people (worked long enough), unable to earn over the amount below, meet Social Security's definition of disability, and be under full retirement age. The earliest retirement age is 62 but will permanently reduce your benefit.

Apply <a href="http://www.ssa.gov/disability">www.ssa.gov/disability</a> or call 1-866-815-2924	Non-Blind	Blind
Substantial Gainful Activity Income Limit	\$1,690	\$2,830

02-2026 185% FPL

## Senior Farmers' Market Vouchers



For people age 60 or older (55 if Native American) to get vouchers (\$25/person) for fresh produce at participating Farmers Markets and support local farmers. First come first serve, June 1 through October 31. This institution is an equal opportunity provider.

Apply <a href="http://www.chippewacountywi.gov/adrc">www.chippewacountywi.gov/adrc</a> or ADRC: 715-726-7777		
Gross Monthly Income Limit	\$2,460.50	\$3,336.16

02-2026 185% FPL

## FoodShare



A monthly benefit to help pay for groceries. Benefits are loaded onto a QUEST card, which works like a debit card at grocery stores and online retailers, including the **MarketMatch** program. For childless adults ages 18–64 who are able-bodied, work requirements apply.

Apply: 1-888-283-0012 Help: 715-726-7900 x2114			Asset Limit
Gross Monthly Income Limit	\$2,610	\$3,526	No limit
Net Monthly Income Limit	\$1,305	\$1,763	\$4,500

10/01/2025 - 09/30/26 200% FPL gross, 100% FPL net

## Rental Assistance



Aimed to reduce the burden of housing costs by paying a portion of rent based on income (generally 30%). Choose own apartment with landlord approval. Wait-list is 12-15 months.

Apply 715-726-7933 or Room 014 Chippewa County Housing Authority		
Gross Monthly Income Limit	\$3,012.50	\$3,441.67

04-2025

## Home Energy+ (Fuel Assistance and Home Weatherization)

Aimed to reduce the burden of energy costs. Runs October 1 through May 15.

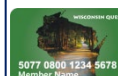
Apply <a href="http://www.energybenefit.wi.gov">www.energybenefit.wi.gov</a> or WestCAP 715-598-4750		
Gross Monthly Income Limit	\$3,201.75	\$4,186.92
Gross household income for last 3 months	\$9,605.25	\$12,560.76

10-2025 60% State Median Income (SMI) – Apply as soon as possible due to limited funds

## Increase FoodShare Benefit

- The minimum \$24 monthly benefit adds up to \$288 per year
- Market Match** (token booth) at local Farmers Markets will double your tokens if you swipe with a QUEST card
- If you are on Medicaid and age 60+, blind, or disabled, you can submit medical expenses to potentially increase your FoodShare amount

## FoodShare Balance



- 1-877-415-5164 (back of card)
- [www.ebtEDGE.com](http://www.ebtEDGE.com)
- Mobile app MyACCESS

## Facts about FoodShare

- Claiming benefits never takes it away from anyone else - it's an entitlement.
- Every \$5 spent in FoodShare generates nearly \$9 in local economic activity and supports your community
- Reduces strain on food pantries
- You've paid into this program with your federal tax dollars

## Groceries and Meals

- For a list of local food pantries, hot meals, delivered meals, and grocery delivery/pick up options...
- Find the ADRC's Resource Guide:
  - [www.chippewacountywi.gov/adrc](http://www.chippewacountywi.gov/adrc) or call for a printed list 715-726-7777

## Power of Attorney (POA)

- Save thousands of \$ to avoid court-appointed guardianship costs
- POA Healthcare:** Ask your doctor or Guardianship Support 855-409-9410
- POA Finances:** Attend an event from ADRC 715-726-7777

## Homestead Tax Credit

- Cash refund for your home (rent or own)
- Don't need to file taxes to qualify
- \$24,680 household income limit
- Help: Get a list 715-726-7777 ADRC

## Free/Discount Phone

- Help or request form: 1-800-234-9473 [LifeLineSupport@usac.org](mailto:LifeLineSupport@usac.org)
- Help to apply, activate device: United Way Digital Navigator

## Free/Discount Internet

- AT&T Access: [att.com/internet/access](http://att.com/internet/access)
- Spectrum.com/internet/spectrum-internet-assist or 1-833-372-0948

# Checklist to Prepare for Your MA, MSP, or FoodShare Application

Here is a list of things you should get together for your application. Please gather documents and current statements.

## Monthly Income

\$ \_\_\_\_\_ Gross Social Security or Railroad Retirement benefits  
(before deductions)

\$ \_\_\_\_\_ Veterans benefits

\$ \_\_\_\_\_ Pensions or annuities

\$ \_\_\_\_\_ Other income including: worker's compensation, alimony,  
net rental income, gross wages, net self-employment  
income, private disability payments, help from another  
person

## Value Assets

\$ \_\_\_\_\_ Bank account statements including checking, savings,  
and certificates of deposit

\$ \_\_\_\_\_ Stocks, bonds, savings bonds, mutual funds, IRAs or  
other investments

\$ \_\_\_\_\_ Cash at home or anywhere else

\$ \_\_\_\_\_ Life Insurance policies (cash and face values)

\$ \_\_\_\_\_ Burial assets

\$ \_\_\_\_\_ Real estate other than your home

\$ \_\_\_\_\_ Vehicles

\$ \_\_\_\_\_ Personal property being held for investment purposes.

## Amount Expenses

\$ \_\_\_\_\_ Housing: mortgage, rent, property taxes &  
homeowners/renters insurance

\$ \_\_\_\_\_ Utilities: gas, electric, telephone, water, sewer & trash

\$ \_\_\_\_\_ Medical insurance premiums

\$ \_\_\_\_\_ Medical & prescription bills

## Apply Directly

Medicaid, MSPs, FoodShare:

### Great Rivers Consortium

1-888-283-0012

Mon, Tu, Thu, Fri (8am-4pm)  
Wed (until 11am)

Applications by phone or in-  
person (by appointment only)

## Help: ADRC

Give us a call for more information  
about our Benefit Check Up  
services. We (ADRC) are not the  
office that determines eligibility.  
We educate and help you get  
connected to various programs.

**ADRC of Chippewa County**  
715-726-7777

Mon-Thu 7:30am-4:30pm  
Fri 7:30am-11:30am

[ADRC@chippewacountywi.gov](mailto:ADRC@chippewacountywi.gov)

Visit us on the web at  
[www.chippewacountywi.gov/ADRC](http://www.chippewacountywi.gov/ADRC)