

How is AGI verified?

Applicants for MR MAP must annually submit the front page of their Federal tax return for the prior tax year to the Monroe County Human Resources Benefits Unit to determine if their AGI meets the FPL threshold.

- If you filed Form 1040, the AGI is on line 37.
- If you filed Form 1040A, the AGI is on line 21.
- If you filed Form 1040EZ, the AGI is on line 4.

What is a Federal Medicare Savings Program?

The Federal government has a variety of programs designed to assist lower income and/or disabled individuals with Medicare costs, including Part B premiums, copays, deductibles and prescription expenses. Collectively these programs are known as Medicare Savings Programs (MSP). In New York, MSPs are administered by the New York State Department of Health. For more information visit https://www.health.ny.gov/health_care/medicaid/program/update/savingsprogram/

How is MSP enrollment verified?

Retirees who wish to qualify for MR MAP based upon MSP enrollment may submit proof of MSP enrollment to the Monroe County Human Resources Benefits Unit. Proof may consist of an official Federal or State document (e.g. letter, card, or form) indicating enrollment in an MSP program.

Contact Us

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Monroe County Human
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Monroe Retiree Medicare Assistance Program

Medicare eligible Monroe County retirees and their eligible spouses facing financial hardship can qualify for additional help with Medicare expenses through the County's

**Monroe Retiree Medicare
Assistance Program (MR MAP)**





How do retirees qualify for MR MAP?

Medicare eligible retirees/spouses can qualify for MR MAP based on financial hardship in one of two ways, either:

1. Having an Adjusted Gross Income (AGI) of 130% of the Federal poverty guideline (commonly known as the FPL, or Federal Poverty Level), or
2. Enrollment in a Federal Medicare Savings Program (MSP).

How is financial hardship determined?

MR MAP determines financial hardship by comparing a retiree/spouse's AGI to the FPL, which is set by household size and adjusted annually for inflation. There is no asset test to qualify for MR MAP, only an income test. FPL is formally referenced as "the poverty guidelines updated periodically in the Federal Register by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2)." For more information about the FPL visit <https://aspe.hhs.gov/poverty-guidelines>

What kind of assistance does MR MAP provide?

MR MAP provides extra retiree Health Reimbursement Account (HRA) funding for qualified retirees/spouses facing financial hardship. The amount of additional funding depends on the retiree's income or MSP membership status.

MR MAP Assistance	
<u>AGI % of FPL</u>	<u>Annual HRA Funding*</u>
100% or less or MSP enrollment	\$1200 per person
130% to 101%	\$900 per person
131% or higher	\$600 per person

* Retirees who currently contribute to the cost of healthcare benefits will not receive the full HRA allocation, e.g. the HRA of retirees with a 15% contribution towards the cost of their retiree healthcare would be funded at \$510 (\$600 minus 15%). Retirees who become eligible mid-year will receive a prorated amount based on the month of eligibility, e.g. the HRA of a retiree who become Medicare eligible on July 1 would be funded at \$300 (50% of \$600).

What are the current eligibility levels?

The income eligibility levels are based on a percentage of FPL, which is based on household size and adjusted annually for inflation.

2018 MR MAP Income Eligibility Levels		
<u>% of FPL</u>	<u>Household of 1</u>	<u>Household of 2</u>
100%	\$12,140	\$16,460
130%	\$15,782	\$21,398

What other assistance programs are available?

Monroe County provides a Retiree Health Reimbursement Account Plan for qualified Medicare eligible retirees and their spouses. For more information visit www.monroeretirees.com

Monroe County provides a free Medicare Concierge Service to assist Medicare eligible retirees/spouses with choosing the correct plan for themselves, using their Retiree HRA debit card and resolving billing disputes with providers. For more information visit <https://www.heginc.com/concierge/>

New York State provides the Elderly Pharmaceutical Insurance Coverage Program (EPIC) which helps seniors with the cost of prescription drugs. For more information visit https://www.health.ny.gov/health_care/epic/

Monroe County is pleased to be able to provide you with a high quality plan(s), but the County does not guarantee coverage or any specific plan(s) or level of benefits. MR MAP is a discretionary non-vested program of Monroe County subject to annual changes in coverage and benefits, and possible termination.