



Medical Assistance Programs

Apply with Great Rivers Consortium at 1-888-283-0012

Medical Assistance, also called Medicaid, MA, or Forward Health, is an umbrella term for many programs through the State of Wisconsin. It covers medical care for people with low income and resources, including inpatient and outpatient services, vision, dental, hearing care and prescription drug assistance. It can be backdated up to 3 months per request.

➤ Badgercare+

This program is for people under age 65 that are not on Medicare with income below the federal poverty level. Income of the entire household is counted, but does not check assets.

Childless Adults 19-64/Caretakers			
100% FPL	Monthly income limits	\$ 1,304.17	\$ 1,762.50
Pregnant Women or Children			
306% FPL	Monthly income limits	\$ 3,990.76	or meet a deductible

02-2025

Elderly, Blind or Disabled (EBD) Medicaid Programs

For people who are blind, age 65 or have a disability. Use income disregards:

\$ _____ (unearned income) - \$20 = \$ _____
\$ _____ (earned income) - \$65 / 2 = \$ _____

➤ Categorically Needy Medical Assistance

Eligibility depends on income and assets.

*Use income disregards	Household size		
	Monthly income limits	\$ 1,050.78	\$ 1,582.05
	Asset limits	\$2,000	\$3,000

02-2025 80% FPL

➤ Medically Needy MA (Medicaid with a Deductible)

Compares your income to your medical expenses. The deductible amount is approximately the difference between the applicant's monthly income & the medically needy income limit, multiplied by six.

*Use income disregards	Household size		
	Monthly income limits	\$ 1,304.17	\$ 1,762.50
	Asset limits	\$2,000	\$3,000

02-2025 100% FPL

➤ Medicaid Purchase Plan (MAPP)

You must have a disability determination, and a paid work activity or in-kind work at least 1 hr/month. Minimum \$25 monthly premium.

*Use income disregards	Household size		
	Monthly income limits	\$ 3,260.43	\$ 4,406.25
	Asset limits (applicant only)	\$15,000	N/A

02-2025 250% FPL
(premium is calculated on person's gross income; not household; no premium if less than 100% FPL)

Countable assets **do not** include:

- Your home, if you live there
- One car (most expensive)
- Burial plot
- Up to \$1,500 for burial expenses

Countable assets **DO** include:

- IRA, stocks, bonds, CDs
- Money in banks
- Recreational vehicles (boat, ATV)
- Life insurance policy cash value



Free Rides for Medical

Members can get covered rides for non-emergency medical appointments by calling 866-907-1493.



Member Service

1-800-362-3002

- Report lost card
- Find a provider
- Ask what's covered

Never Miss a Renewal!

Download the MyACCESS Mobile App

SSI Related Medicaid (SSI-MA)

People who receive SSI (page 4) will automatically get this form of Medical Assistance.

Marketplace Insurance Help

If you don't have Medical Assistance or Medicare, get help:

Covering WI.....608-261-1455
Family Health Center715-221-5700

Free Clinics

Contact the ADRC for a list of resources that may help at 715-726-7777.



Medicare & Prescription Drug Programs

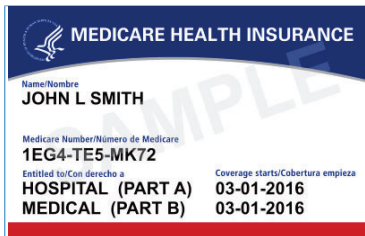
Medicare is federal health insurance for people 65 or older, some younger people with a disability or ESRD. Applying for Social Security retirement/disability also serves as your Medicare application, so you'll get Medicare as soon as you become eligible.

"Extra Help" Benefit Apply with Social Security Office 1-866-815-2924 or www.ssa.gov

Helps Medicare beneficiaries afford their prescription drugs with lower copays. It may also help reduce the drug premium & deductible. Individuals who qualify for Medicare + Medicaid (or a MSP) will automatically receive Extra Help.

Household size		
Income	\$1,956.26	\$ 2,643.75
Asset	\$16,100 + 1,500 burial	\$ 32,130 + 3,000 burial

2025 150% FPL



- This is an Original Medicare card.
- If you join a Medicare Advantage Plan, Medigap, or Part D plan, you will get an insurance card from them too.

Lost or damaged Medicare card?

- www.medicare.gov to print or order an official copy.
- 1-800-MEDICARE (1-800-633-4227) to order a replacement card to be mailed.

Learn the Basics of Medicare

Register for a free crash-course about Medicare by ADRC Benefit Specialists. SPOTS LIMITED! 715-726-7777 or www.chippewacountywi.gov/adrc/events

Medicare Annual Open Enrollment

October 15 - Dec 7 Everyone on Medicare should compare their plan options for the upcoming year. Just by switching plans, people have saved hundreds to thousands of dollars per year. Shop online at www.medicare.gov or call 1-800-MEDICARE for non-biased help.

Medicare Savings Programs (MSPs) Apply with Great Rivers Consortium at 1-888-283-0012

Medicare Savings Programs (MSPs) are programs that help pay for certain Medicare costs. These programs are for people who are entitled to Medicare and have limited assets & income (add back in your Medicare Premiums that you pay). You automatically get the "Extra Help" benefit (see the left side of this page).

➤ Qualified Medicare Beneficiary (QMB)

Pays for Medicare Part A and B premiums, deductibles and copays as of the 1st day of the month after your application is approved.

*Use income disregards Household size		
Monthly income limits	\$ 1,304.17	\$ 1,762.50
Asset limits	\$9,660	\$14,470

02-2025 100% FPL

➤ Specified Low-Income Medicare Beneficiary (SLMB)

Pays for Medicare Part B premium only. Can backdate 3 months.

*Use income disregards Household size		
Monthly income limits	\$ 1,565.00	\$ 2,115.00
Asset limits	\$ 9,660	\$ 14,470

02-2025 120% FPL

➤ Specified Low-Income Medicare Beneficiary Plus (SLMB+)

Pays for your Medicare Part B premium only. You cannot have it with full benefit Medicaid. Can backdate 3 months.

*Use income disregards Household size		
Monthly income limits	\$ 1,760.63	\$ 2,379.38
Asset limits	\$ 9,660	\$ 14,470

02-2025 135% FPL

SeniorCare - WI State Pharmaceutical Assistance 1-800-657-2038 or www.dhs.wisconsin.gov/seniorcare

Prescription drugs & vaccines (pharmacy-administered) for Wisconsin seniors at least age 65. You can apply as early as the month of your 65th birthday. Coverage begins the following month. **The enrollment fee is \$30 for 12 months of coverage.** Coverage is considered creditable or as good as Medicare's prescription coverage. In some cases, it is beneficial to have drug coverage through both Medicare and SeniorCare.

Use your **projected** 12 month household income

Household			Deductible	Drug Copay
Level 1	\$25,040	\$33,840	\$0	After deductible met: \$5 generic \$15 brand
Level 2A	\$31,300	\$42,300	\$500	
Level 2B	\$37,560	\$50,760	\$850	
Level 3	\$37,561+	\$50,761+	Spendedown +\$850	

02-2025

Money-Saving Food Resources



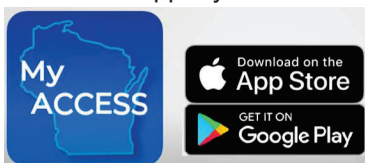
Clear Up FoodShare Misbeliefs

- Claiming your FoodShare benefits **never** takes benefits away from anyone else. It is an entitlement.
- You've paid into this program with your federal tax dollars.
- FoodShare participation helps the community. Every \$5 spent in FoodShare generates nearly \$9 in local economic activity.
- There's no asset limit. You can own a boat, home, car, etc.
- Even the minimum \$23 is worth it - That's \$276 a year minimum!
- Reduces the strain on food pantries.



Check FoodShare Balance

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



Help with Going to Get Groceries

Pick Up or Delivery

Many places offer online order and pick up, including local grocery stores, and many places accept FoodShare payment when you order online.

Need a Ride or Someone to Pick Up?

Individuals with a disability or age 60+ with a transportation barrier can get free rides from New Freedom volunteer drivers by calling 1-800-228-3287.

Need Your Vehicle to be Accessible?

Need your vehicle to be modified to be able to drive or ride in it? Grants are available at the ADRC 715-726-7777.

➤ FoodShare

Apply through Great Rivers Consortium

1-888-283-0012 or the local FoodShare Specialist 715-835-9415 x 118

A monthly benefit to purchase groceries. The amount is based on your household income, living expenses and approved deductions. Even the \$24 benefit provides \$288/yr. You get an EBT/QuestCard that's discreet like a debit card; use where ever it's accepted (online/stores) including the MarketMatch program mentioned below.

Household size			Asset limit
Monthly gross income limits	\$2,610	\$3,526	No limit
Monthly net income limits	\$1,305	\$1,763	\$4,500

(effective 10/1/25 - 9/30/26)

➤ Market Match

Purchase at certain times: 715-839-4712 or the token booth

Make your FoodShare dollars go further! At participating Farmer's Markets, you can receive up to \$10 extra per week to spend on produce from June to September. If you spend \$10 on your FoodShare card, the program will match that and give you an additional \$10 in tokens to spend at the Market. That is an extra \$40 per month! The Chippewa YMCA market also offers free ride vouchers to people living in town.

➤ Senior Farmers' Market Vouchers

Apply June 1-Oct 31: www.chippewacountywi.gov/adrc or 715-726-7777

For people age 60 or older (55 if Native American) to support local farmers by getting free vouchers to purchase fresh produce.

First come first serve. This institution is an equal opportunity provider.

Household size		
Monthly income limits	\$2,412.71	\$3,260.63

2025 185% FPL

➤ Pop-Up Pantries by Feed My People Food Bank

www.facebook.com/fmpfoodbank or 715-835-9415

Drive-thru style where groceries will be placed directly in your vehicle. Includes non-perishables, fresh produce & some non-food household items. List of times/locations vary.

➤ Local Food Pantries & Free Hot Meals

Find our Resource Guide: www.chippewacountywi.gov/adrc

The ADRC maintains a comprehensive list of resources that's available to anyone, which includes a list of local food pantries in Chippewa County. No internet? Call 715-726-7777 for a mailed copy.

➤ Senior Meals by the ADRC of Chippewa County

715-726-7777 www.chippewacountywi.gov/adrc

Meals on Wheels, Senior Dining, and 'Cafe 60' meal. Donation based. If within City limits, contact Mobile Meals 715-723-0486.

Other Financial Help



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Looking for more resources, programs, and help?

www.chippewacountywi.gov/adrc Find the "Resource Guide & Newsletter" page



Follow us on Facebook
ADRC of Chippewa County

Check out our Resource Guide for Chippewa County residents! We have an extensive list of various resources & you can subscribe to our FREE monthly e-newsletter **Bridging Chippewa County** while you're there!

Energy Assistance

West CAP at 715-598-4750 or www.energybenefit.wi.gov

Aimed to assist households with reducing their energy costs.

This seasonal program runs October 1st through May 15th.

Household size		
Monthly income limits	\$ 3,201.75	\$ 4,186.92

Updated Oct 1 2025 - May 15 2026 season

Rental Assistance

Housing Authority 715-726-7933 or Room 14 at the Chippewa Courthouse

Participants pay a portion of the rent based on their income (generally 30%) & the Housing Authority pays the rest. Participants choose their own apartment with landlord approval. Wait-list is about 12-15 months.

Household size		
Monthly gross income limits	\$ 3,012.50	\$ 3,441.67

Effective April 2025

Supplemental Security Income (SSI)

Apply with the Social Security Office 1-866-815-2924 or www.ssa.gov

\$ _____ (unearned income) - \$20 = \$ _____
\$ _____ (earned income) - \$65 / 2 = \$ _____

For people who are age 65+ (or younger with a disability) with little/no income or assets. Automatically get Medical Assistance (SSI-MA). Provides a federal & state cash benefit to help meet basic needs, generally the difference between income (above) & the SSI limit (below).

Living Arrangement	Single or Married	Dual Eligible Married Couple
Independent Living	\$ 967.00	\$ 1,450.00
Household of another	\$ 644.67	\$ 966.67
Asset limit	\$ 2,000	\$ 3,000

2025

Social Security Disability Insurance (SSDI)

www.ssa.gov/disability or 1-866-815-2924

Pays a cash benefit if you are "insured," meaning you worked long enough & paid into taxes. Must meet Social Security's definition of disability, be under full retirement age & unable to earn over the amounts below:

Substantial Gainful Activity	Non-Blind Income Limit	Blind Income Limit
2025	\$ 1,620	\$ 2,700

Free/Discount Phone

LifeLineSupport@usac.org

1-800-234-9473



Discount Internet

AT&T Access Program

www.att.com/internet/access

Spectrum Internet Assist

www.spectrum.com/internet/spectrum-internet-assist or 1-833-372-0948



Homestead Tax Credit

www.revenue.wi.gov/Pages/HTML/formpub.aspx

A cash refund for the home you occupy (own or rent). You don't need to file income taxes to qualify. Check with the ADRC for local help to apply: 715-726-7777.



Annual household income limit

Tax year: 2024 \$ 24,680

Save Thousands by Doing Power of Attorney (POA) Documents

Wisconsin doesn't recognize relatives as automatic decision makers when someone is incapacitated. Avoid court-appointed guardianship costs by completing both a POA for Healthcare and Finances.

Anyone over the age of 18 should do this - free of charge. Need help?

POA for Healthcare: Call the Guardianship Support Center at (855) 409-9410, or your healthcare provider.

POA for Finances: ADRC of Chippewa County at 715-726-7777. **Also offering free presentations about POA's.**

Social Security Retirement

1-866-815-2924 or ssa.gov/retirement

Age 62 is the earliest you can take retirement, but it will reduce your benefit if you don't wait until full retirement age.