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PROSTHETICS & ORTHOTICS

INSURANCE FINANCIAL ASSISTANCE

MARYLAND STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

The Maryland SHIP Program is a free resource for helping Medicare beneficiaries secure Medicare supplementary insurance (Medigap Plans) & enroll in financial assistance programs. The SHIP Counselors are charged with helping Medicare beneficiaries - including those under 65 years of age - to understand their benefits, bills, and rights. These counselors address Medicare, Medigap, Medicare Advantage Plans and Long Term Care Insurance. They can also access eligibility for programs to assist with Medicare costs, including the Qualified Medicare Beneficiaries (QMB) Program and the Medicaid / "Medical Spend Down" Program (see info for these programs on page 3 of this document.) The Maryland SHIP Program provides trained staff and counselors in all of Maryland's 24 counties, as follows:

ALLEGANY COUNTY	301-777-5970 EXT 110
ANNE ARUNDEL COUNTY	410-222-4464
BALTIMORE CITY	410-396-2273
BALTIMORE COUNTY	410-887-2059
CALVERT COUNTY	301-855-1170 / 410-535-4606
CAROLINE COUNTY	410-479-2535
CARROLL COUNTY	410-386-3806 / 888-302-8978
CECIL COUNTY	410-996-8169
CHARLES COUNTY	301-934-0118 / 301-870-3388 EXT 5118
DORCHESTER COUNTY	410-376-3662 EXT 106
FREDERICK COUNTY	301-600-1604
GARRETT COUNTY	301-334-9431 / 888-877-8403
HARFORD COUNTY	410-638-3025
HOWARD COUNTY	410-313-7392
KENT COUNTY	410-778-2564
MONTGOMERY COUNTY	301-590-2819
PRINCE GEORGE'S COUNTY	301-265-8471 / 301-265-8450
QUEEN ANNE'S COUNTY	410-758-0848 EXT 2724

Phone: (410)636-8114/(800)879-1245 Fax: (410)636-8325
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SOMERSET COUNTY	410-742-0505 EXT 106
ST MARY'S COUNTY	301-475-4200 EXT 1064
TALBOT COUNTY	410-822-286
WASHINGTON COUNTY	301-790-0275 EXT 208
WICOMICO COUNTY	410-742-0505 EXT 106
WORCESTER COUNTY	410-742-0505 EXT 106

MARYLAND DEPARTMENT OF SOCIAL SERVICES (DSS)

The county DSS offices throughout Maryland also have staff - primarily caseworkers - who can help Medicare beneficiaries secure secondary insurance via MDMA / Medicaid programs. There are 24 County DSS offices as follows:

ALLEGANY COUNTY DSS	301-784-7000	Richard Paulman Ed.D, Director
ANNE ARUNDEL COUNTY DSS	410-269-4500	Meredith Gupton, Director
BALTIMORE CITY DSS	443-378-4600	Molly McGrath Tierney, Director
BALTIMORE COUNTY DSS	410-853-3000	Lori Keel, Director
CALVERT COUNTY DSS	443-550-6900	Amye Scrivener, Director
CAROLINE COUNTY DSS	410-819-4500	Osvaldina Gomes Daly, Director
CARROLL COUNTY DSS	410-386-3300	Frank Valenti, Director
CECIL COUNTY DSS	410-996-0100	Susan L. Bailey, Director
CHARLES COUNTY DSS	301-392-6400	Therese Wolf, Director
DORCHESTER COUNTY DSS	410-901-4100	Nicholette Smith-Bligen, Director
FREDERICK COUNTY DSS	301-600-4555	Martha Sprow, Director
GARRETT COUNTY DSS	301-533-3000	Rick Dewitt, Director
HARFORD COUNTY DSS	410-836-4700	Jerry Ryerson, Director
HOWARD COUNTY DSS	410-872-8700	Karen Butler, Director
KENT COUNTY DSS	410-810-7600	Linda Webb, Director
MONTGOMERY COUNTY DSS	240-777-4513	Angela Cabellon, "Interim Officer"
PRINCE GEORGE'S COUNTY DSS	301-909-7025	Gloria Brown, Director

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QUEEN ANNE'S COUNTY DSS	410-758-8000	Cathy Dougherty, Director
SOMERSET COUNTY DSS	410-677-4200	Claudia Nelson, Director
ST. MARY'S COUNTY DSS	240-895-7000	Ella May Russell, Director
TALBOT COUNTY DSS	410-770-4848	April Sharp, Director
WASHINGTON COUNTY DSS	240-420-2100	Mike Piercy, Director
WILCOMICO COUNTY DSS	410-713-3900	Paula Erdie, Director
WORCESTER COUNTY DSS	410-677-6800	Peter Buesgens, Director

Medicare beneficiaries have 2 Medicaid / MDMA supplemental insurance possibilities:

1. The Qualified Medicare Beneficiary (QMB) Program.

The QMB program pays all premiums, deductibles and coinsurance payments for FINANCIALLY ELIBIGLE individuals who receive Medicare, including the 20% of costs not covered by Medicare.

2. The Medicaid / "Medical Pend Down" Program.

The Medical Spend Down Program may be a possibility for Medicare beneficiaries who have high medical bills, but are NOT FINANCIALLY ELIGIBLE for the QMB program. The Medical Spend Down Program charges a variable deductible that is determined by an individual's Excess Income" (by how much their income exceed the maximum income permitted for Medicaid financial eligibility), and the application of a "Retro Option" (reducing their deductibles by subtracting the cost of their medical expenses during the 3 months prior to completing a Medical Spend Down application.)

The "Excess Income" and "retro Option" features of the Medical Spend Down Program are hard to explain to most potential Medical Spend Down applicants. The particulars of this program are best conveyed by SHIP and/or DSS county office staff. Medicare beneficiaries who need help understanding and securing MDMA's supplementary insurance options are probably best advised to contact their respective county SHIP and DSS offices (see pages 1 & 2) where they can inquire about the Medicaid QMB & Medical Spend Down Programs and receive enrollment assistance.

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EMPLOYED INDIVIDUALS WITH DISABILITIES PROGRAM (a Maryland State program)

410-767-7090

State program which allows eligible employed Marylanders with disabilities to pay a small fee & receive healthcare coverage.

Although the county-aligned SHIP and DSS offices are probably the best starting points to help our patients understand their insurance options and receive enrollment assistance, the following organizations can also provide assistance for residents of the respective counties:

QUALIFIED MEDICARE BENEFICIARY PROGRAM (QMB) - SOCIAL SERVICES

410-853-3000 / 410-887-2059 (BALTIMORE COUNTY)

410-396-2273 (BALTIMORE CITY)

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB)

410-887-2594 (BALTIMORE COUNTY)

410-396-2273 (BALTIMORE CITY)

Pays the Medicare Part B premium for individuals whose income is slightly above Qualified Medicare Beneficiary Program (QMB).

HEALTHCARE ACCESS MARYLAND

410-649-0500

Agency charged with helping residents in Baltimore City and County to learn about and apply for health insurance under the Affordable Care Act. Partners with other organizations to provide outreach, education and enrollment assistance.

MARYLAND HEALTH CONNECTION

855-642-8572

www.marylandhealthconnection.gov

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Marketplace in Maryland to compare health insurance options and enroll in a plan under the Affordable Care Act. Applications can be made online, by phone, by mail, or in person.

CENTER FOR MEDICARE & MEDICAID SERVICES (CMS), MEDICARE HELPLINE

800-633-4227

Info and claims for Medicare Parts A, B, C and D.

VETERANS HELPLINE

410-230-4500 (Baltimore Regional Office) / 800-827-1000

Counsels veterans on available services.

BALTIMORE COUNTY DEPT OF AGING, MARYLAND ACCESS POINT OF BALTIMORE COUNTY

410-887-2594 www.baltimorecountymd.gov/aging

Provides information regarding financial benefits and assistance with completing applications.

BALTIMORE CITY HEALTH DEPT, DIVISION OF AGING & CARE SERVICES AT MARYLAND ACCESS POINT

410-396-2273 www.marylandaccesspoint.info

Provides application and benefit enrollment assistance.

BALTIMORE COUNTY DEPT OF SOCIAL SERVICES, MEDICAL ASSISTANCE

410-853-3000 / Press 1, then press 4

Assist clients to pay certain medical and pharmaceutical bills when eligibility requirements are met.

BALTIMORE CITY DEPT OF SOCIAL SERVICES (DSS), MEDICAL ASSISTANCE (Northern Regional Office)

443-423-6400

ALLEGANY COUNTY HUMAN RESOURCES DEVELOPMENT COMMISSION (HRDC)

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301-777-5970

HRDC is a non-profit community action agency that "strives to eliminate social and economic barriers to improve the lives of the young, the low-income, and those with disabilities in Allegany County." HRDC has staff who help their clients to secure secondary insurance.

BALTIMORE COUNTY DEPT OF SOCIAL SERVICES (DSS), DISTRICT OFFICES:

Catonsville	410-853-3450
Dundalk	410-853-3400
Essex	410-853-3800
Reisterstown	410-853-3010
Towson	410-853-3340

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