

RESOURCES

THIRD PARTY RESOURCES

Generally, insurance plans allow parents to cover students and disabled children, after they have reached adulthood. Adult disabled children are persons who become disabled prior to the age of 19. Disability is defined by Title II of the Social Security Act.

When an A/R owns an income protection policy, the local district determines if the policyholder can assign payment to a hospital or nursing home. The local district enters the appropriate codes into eMedNY, indicating that the A/R has an assignable income protection policy. If the A/R is admitted to a medical facility, the facility takes an assignment from the A/R. Payments from the income protection policy are made directly to the medical facility. The income is not available to the A/R. In the event that the income protection policy payments are greater than the A/R's bill, it is the responsibility of the facility to return the excess to the A/R. If the income protection policy is not assignable, any income received by the recipient would be counted as income in the month received and a resource thereafter.

MEDICARE is a federal health insurance program administered by the Social Security Administration. Medicare consists of three parts, A (hospital insurance) and B (outpatient care) and D (pharmacy). Part A provides hospital insurance to the elderly (age 65 and over) who are eligible for Social Security or Railroad Retirement benefits and persons who have been in receipt of Social Security disability benefits for twenty-four consecutive months, or suffers from chronic renal (kidney) disease or has Amyotrophic Lateral Sclerosis (ALS). Persons entitled to Part A are automatically enrolled in Part B, unless they decline coverage. In addition, all citizens and lawfully admitted aliens having resided in the U.S. for 5 years who are age 65 or older are eligible for Part B. A person age 65 or older is eligible for Part B, whether or not s/he is eligible for Social Security or Railroad Retirement benefits. Not all persons eligible for Part B are in receipt of Part B. Because there is a premium charge for Part B, individuals may decline Medicare Part B coverage. (See **INCOME FEDERAL POVERTY LEVELS MEDICARE SAVINGS PROGRAM**)