BENEFIT CHECK-UP

ADRC of Clark County — Aging and Disability Resource Center of Clark County

SHIP State Health Insurance Assistance Program — Navigating Medicare

ADRC OF CLARK COUNTY | OCTOBER 2026

Information is the courtesy of the ADRC of Clark County. Eligibility requirements are subject to change.
The most current version of this document can be found online at www.clarkcountywi.gov/adrc.

Medical Assistance Programs

Medical assistance, also called Medicaid, MA, or Forward Health is an umbrella term for many healthcare programs through the State of Wisconsin. It covers medical care, including inpatient and outpatient services, vision, dental, hearing, medical transportation and prescription drug assistance for individuals who meet eligibility criteria. Medical Assistance can be backdated up to three (3) months and is always the payer of last resort. **Apply with Western Region for Economic Assistance at 1-888-627-0430.**

Badgercare+

Badgercare+ is for individuals under age 65 who are not Medicare eligible and are within the household income limit*. Badgercare+ eligibility does not count assets.
*No upper age limit for caretaker relatives of children who meet financial guidelines

Monthly income limits (childless adult)	$1,330.00	$1,803.33

(Children under age 19 and pregnant women with income above the limit can become eligible by meeting a deductible)

Elderly, Blind or Disabled (EBD) Medicaid

EBD Medicaid is for individuals who are 60 or older, blind, or disabled.

SSI Medicaid

Eligibility for this program is determined by the Social Security Administration.

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Monthly income limits – Own Household	$994.00	$1,491.00
Monthly income limits, living with someone	$662.67	$994.67
Asset limits	$2,000.00	$3,000.00

Categorically Needy Medicaid

Eligibility for this program is based on income, assets and shelter expenses.

Monthly income limits	$1,077.78	$1,623.05
Asset limits	$2,000.00	$3,000.00

Medically Needy Medicaid (Medicaid Deductible)

This program compares income and medical expenses when determining eligibility. The deductible amount for a 6-month period is the approximate difference between the applicant's monthly income and the medically needy income multiplied by 6.

Monthly income limits	$1,330.00	$1,803.33
Asset limits	$2,000.00	$3,000.00

Medicaid Purchase Plan (MAPP)

This program is for individuals who have a disability determination and have paid or in-kind work activity. Some individuals may have to pay a premium.

Monthly income limits	$3,325.00	$4,508.33
Asset limits	$15,000.00	n/a

Home and Community Based Services Waiver Program

This program helps people to live in their own home or in the community and is for individuals 18+ who meet eligibility. This program counts income and assets for eligibility.

Contact the ADRC for functional and financial eligibility criteria.

Rules for counting income and assets can vary by program.

Talk with a benefit specialist at your local ADRC to find out more!

715-743-5166

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

517 Court Street • Room 201 • Neillsville, WI 54456
715.743.5166 • 1-866.743.5144 • Fax 715.743.5240
https://www.clarkcountywi.gov/adrc

MEDICARE AND PRESCRIPTION DRUGS

Medicare Savings Programs

Medicare Savings Programs (MSP) reduce the cost of Medicare. **Individuals who qualify for MSP also qualify for Extra Help (prescription assistance).**

Contact Western Region for Economic Assistance to apply at 1-888-627-0430.

QMB

Qualified Medicare Beneficiary – State of WI pays for Medicare premiums, deductibles and copays. Does not include vision or dental benefits. (this is not full benefit Medicaid). Coverage begins the month after an individual is approved.

Gross monthly income	$1,330.00	$1,803.33
Asset limits	$9,950.00	$14,910.00

SLMB

Specified Low-Income Medicare Beneficiary – State of WI pays for the Medicare B premium. Coverage can be back dated 3 months.

Gross monthly income	$1,596.00	$2,164.00
Asset limits	$9,950.00	$14,910.00

SLMB+

Specified Low-Income Medicare Beneficiary – State of WI pays for the Medicare B premium. Coverage can be back dated 3 months.
You **cannot** have SLMB+ and full benefit Medicaid.

Gross monthly income	$1,795.50	$2,434.50
Asset limits	$9,950.00	$14,910.00

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?

1. **www.medicare.gov** to print or order an official copy.
2. 1-800-Medicare (1-800-633-4227) to order a replacement card to be mailed.

Extra Help

To apply - call the local Social Security office to at 1-855-269-9186 or online at www.ssa.gov

The Extra Help Program helps Medicare beneficiaries afford their prescription drugs with lower copays and costs. Individuals who qualify for Medicare + Medicaid (or a MSP) will automatically receive Extra Help.

Household Size		
Income	$1,995.00	$2,705.00
Asset	$16,590.00 +1,500 burial	$33,100.00 +3,000 burial

SeniorCare

WI State Pharmaceutical Assistance

1-800-657-2038 or
www.dhs.wisconsin.gov/seniorcare

This program offers prescription drug and vaccine (pharmacy-administered) coverage for Wisconsin seniors who are 65 and older. Individuals can apply as early as the month of their 65th birthday with coverage beginning 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.

Household Size			Drug Copay
Level 1	$25,536	$34,624	After Deductible Met
Level 2A	$31,920	$43,280	
Level 2B	$38,304	$51,936	$5 generic
Level 3	$38,305+	$51,937+	$15 brand

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OTHER FINANCIAL HELP

Senior Farmers' Market Vouchers

Apply June 1 – September 30:
For individuals age 60 over older (55 if Native American) to support local farmers. Vouchers are given to purchase fresh produce. First come first serve.

Household Size	1	2
Monthly gross income limits	$2461	$3337

Local Food Pantries

Find our Resource Guide:
https://www.clarkcountywi.gov/adrc-resources
The ADRC maintains a comprehensive list of resources available to anyone, which includes a list of local food pantries in Clark County.

No internet? Call 715-743-5166 for a mailed copy.

Senior Meals by the ADRC of Clark County

Meals on Wheels, Senior Dining and Café 60 meals. Donation based. 715-743-7117

FoodShare

FoodShare helps individuals and families purchase groceries. It is an incomed based federal benefit program with no asset limit. If approved, a Quest card is mailed that can be used like a debit card to buy food at participating stores. This program requires telephone or in-person interview.

Household Size	1	2	Asset Limit
Monthly gross income limits	$2660	$3608	No Limit

Contact Western Region for Economic Assistance to apply at 888-627-0430

Contact Quest at **877-415-5164** to check FoodShare balance, change pin and/or view the transaction or deposit history.

Energy Assistance

The Wisconsin Home Energy Assistance Program (WHEAP) assists Wisconsin households reducing their energy burden. *Income Guidelines for 2026 – 2027 program year.*

Based on 60% of Wisconsin's median income.

Household Size	One Month Income	Annual Income
1	$3,222.00	$39,864
2	$4,344.08	$52,129

Clark County residents may apply during heating season, October 1 – May 15 at:

Western Dairyland
418 Wisconsin Street
Eau Claire, WI 54703
(715) 836-7511

Looking for more resources, programs and help?

https://www.clarkcountywi.gov/adrc - Find the Resource Guide and Newsletter page.

Check out our Resource Guide for Clark County residents! We have an all-extensive list of various resources and you can subscribe to our FREE monthly newsletter while you're there.

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Your Bridge to Support

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GATHER IMPORTANT INFORMATION

Prepare for your Benefit Check Up

Here is a list of things you should get together before your appointment. Please bring documentation and current statements with you to your appointment.

You	Spouse	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, or 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 (with current cash and face values)
$ _____	$ _____	Burial paperwork including statement of goods and services
$ _____	$ _____	Real estate other than your home
$ _____	$ _____	Vehicles (including boats, mobile homes, motorcycles and snowmobiles)
$ _____	$ _____	Personal Property being held for investment purposes
$ _____	$ _____	Farm machinery

Amount		Expenses
$ _____	$ _____	Housing: mortgage, rent, property taxes & homeowner's/renter's insurance
$ _____	$ _____	Utilities: gas, electric, telephone, water, sewer & trash
$ _____	$ _____	Medical insurance premiums
$ _____	$ _____	Medical & prescription bills

Contact Us

Please call for more information about public benefits or schedule an appointment.

ADRC of Clark County
517 Court Street, Room 201
Neillsville, WI 54437

Phone
715-743-5166

Toll Free
1-866-743-5144

Fax
715-743-5240

Visit us on the web at:
www.clarkcountywi.gov/adrc

Be Prepared for Your Appointment

Without accurate information about your monthly income, assets, and expenses, a full Benefit Check Up cannot be completed.