

Understanding The Extra Help Program and Other Programs That Help Pay For Medicare Costs:

What is Extra Help with Medicare Prescription Drug Plan Costs?

Extra Help is a federal program. If you apply for and qualify for Extra Help you will get “extra help” to pay for some of the costs of Medicare Prescription Drug coverage including monthly premiums, annual deductibles, and co-payments. You must be enrolled in a Medicare Prescription Drug plan to get this Extra Help. If you have Extra Help you are able to change your Medicare private drug plan once a month if you need to. If you are not currently enrolled in an approved Medicare prescription drug plan, you may get information about Medicare Prescription Drug plans and how to enroll in one by calling 1-800-MEDICARE (TTY 1-877-486-2048) or visit www.medicare.gov.

Who Should Apply for Extra Help?

If your income and asset limits are higher than the allowable amounts you may still be able to qualify for some Extra Help. Do not count your home, vehicles, life insurance, personal possessions, burial plots, irrevocable burial contracts or back payments from Social Security or SSI. Being enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP) should automatically qualify you for Extra Help.

How to get Extra Help with Medicare Prescription Drug plan costs?

You must complete and submit an application (form SSA-1020) obtained from your local Department of Social Security. If you need help completing this application, call the Social Security Administration (SSA) toll-free at 1-800-772-1213 (TTY 1-800-325-0778). You may complete the application online by going to www.socialsecurity.gov/extrahelp

What information will you need to complete the application?

Social Security will need information about your (and your spouse's, if married and living together) income and resources. Income limits are based on the Federal Poverty Level (FPL), which changes every year in February or March. Limits are higher for each additional relative living with you for whom you are responsible. The following documents may help you while applying: Social Security Card,

bank account statements (e.g., checking, savings, and certificates of deposit), Individual Retirement Accounts (IRAs), stocks, bonds, savings bonds, mutual funds, other investment statements, tax returns, payroll slips, and your most recent Social Security benefits award letters or statements for Railroad Retirement benefits, Veterans benefits, pensions and annuities. This information will assist you in completing the application, but you will not have to submit the documents unless contacted by a Social Security representative. Even if your assets or income are above the limit you may still qualify for Extra Help because certain types of assets and income are not counted (e.g., part of your earned income and your house will not be counted). Please refer to: <http://www.medicare.gov/your-medicare-costs/help-paying-costs/extra-help/level-of-extra-help.html>

Is there other help from NY State to pay for Medicare costs?

Yes, you may also be eligible for help paying Medicare costs from NY State under the **Medicare Savings Programs**. If you complete an application for Extra Help your application for a Medicare Savings Program should automatically begin. Then Social Security will send information to NY State who will then contact you to help you apply for a Medicare Savings Program (unless you specify on your Extra Help Application that you do not want to be considered for a Medicare Savings Program). Medicare Savings Programs may pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments. For information about Medicare Savings Programs, Medicare Prescription Drug plans, or how to enroll call 1-800-MEDICARE (TTY 1-877-486-2048) or visit www.medicare.gov .

Types of Medicare Savings Programs (MSPs) that have monthly income limits for eligibility. Please refer to the following webpage for details:

<http://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html>

- Qualified Individual (QI) Program- you must apply every year for this program's benefits. You cannot get QI benefits if you qualify for Medicaid. QI helps pay for Medicare Part B premiums only.
- Specified Low-Income Medicare Beneficiary (SLMB) Program- helps pay for Part B premiums only. .
- Qualified Medicare Beneficiary (QMB) Program- helps pay for Part A premiums, Part B premiums, deductibles, coinsurance, and copayments.
- Qualified Disabled and Working Individuals (QDWI) Program- you may qualify if you're a working disabled person under 65, you lost your

premium-free Part A when you went back to work, you aren't getting medical assistance from your state, or you meet the income and resource limits required by your state. QDWI helps pay for Part A premiums only.

Related Links:

www.ssa.gov/prescriptionhelp/

http://www.ssa.gov/prescriptionhelp/forms_notices.htm

<http://www.medicareinteractive.org>

<http://www.medicare.gov>

*** Please note that the information in this document is subject to change. Please refer to the websites listed above for updates.