

Applying for Extra Help

When you file your application for Extra Help, you also start an application for a Medicare Savings Program. Idaho Medicaid will contact you to finish the application.

It is easy to apply for Extra Help. Just complete Social Security's *Application for Extra Help with Medicare Prescription Plan Costs* (SSA-1020). Here's how:

- Apply online at www.socialsecurity.gov
- Call Social Security at: **1-800-772-1213** (TTY **1-800-325-0778**)
- Apply at your local Social Security office or
- Call **SHIBA (Senior Health Insurance Benefits Advisors) at 1-800-247-4422**

If you do not have a Part D plan when you get Extra Help, have your pharmacy call Humana LI-NET at 1-800-783-1307 for coverage information.



Applying for a Medicare Savings Program

When applying for a Medicare Savings Program you will need to show photo ID and the current month's bank statements. If you have other types of asset accounts, you will need to show those statements too. You will have to show proof of income.

- Apply in person at a Health and Welfare Office
- Call Health and Welfare for a mail-in application
- Start an application by applying for Extra Help
- Call **SHIBA at 1-800-247-4422** for personal assistance

When a Medicare Savings Program starts, you are automatically eligible for Extra Help and do not need to apply. Show your Part D plan your Notice of Action from Medicaid to start your Extra Help medicine co-pays right away. If you do not have a Part D plan when your Medicare Savings Program starts, have your pharmacy call Humana LI-NET 1-800-783-1307 for coverage information.



LOCAL HELP FOR PEOPLE WITH MEDICARE

Paid for through the MIPPA Partnership Grant.
Partners SHIBA/Idaho Commission on Aging.

Want to Save \$ on Medicare Expenses?



Extra Help and Medicare Savings Programs can help!



What is Extra Help? (federal program)

Extra Help (also called LIS - Limited Income/Asset Subsidy) is a federal program through the Social Security Administration that helps you pay for some or most of the costs of Medicare Part D (prescription) coverage.

Eligibility

You are eligible if your monthly income is below \$1,416.00 (\$1,911.00 for married couples) **and** have assets below \$13,070 (\$26,120 for married couples).

\$ Savings \$

- No or low premium and deductible
- Low co-payments (as low as \$2.60 for generic and \$6.50 for name brand)
- No gap in coverage (the donut hole)
- The amount of Extra Help you are eligible for depends on your income and assets

What are Medicare Savings Programs? (state program)

States have programs that can help pay your Medicare expenses. Married couples can choose to have their income counted under the Community Property Method. With this method one spouse might qualify as an individual.

Medicare Savings Program	Individual Monthly Income Limit	Married Couple Monthly Income Limit	Helps Pay Your
Qualified Medicare Beneficiary (QMB)	\$951.00	\$1,281.00	Part A & B premiums, deductibles and copayments
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,137.00	\$1,533.00	Part B premiums only
Qualifying Individual (QI)	\$1,277.00	\$1,723.00	Part B premiums only
Qualified Disabled Working Individual (QDWI)	\$3,809.00	\$5,129.00	Part A premiums only

To qualify for Medicare Savings Programs, the value of your assets must be below \$6,940 for an individual or \$10,410 for a married couple. QDWI resource limit is \$4,000 for an individual and \$6,000 for married couples. Assets include money in a checking or savings account, stocks, bonds or real estate. For the purposes of determining eligibility for Extra Help or Medicare Savings Programs, do not include the value of the home in which you live, primary vehicle, personal possessions or burial plots.

Medicare Savings Program benefits received after January 1, 2010 are not subject to "estate recovery."