



Medicare Open Enrollment

Centers for Medicare & Medicaid Services

Medicare's "Extra Help" program helps people with limited income to pay for their prescription medications

Making ends meet should not mean going without your medications. If you have limited income and resources, Medicare's "Extra Help" program sets it up so this year you might pay no more than \$2.60 for each generic drug and \$6.50 for each brand name drug. The Centers for Medicare & Medicaid Services estimates that more than 2 million people with Medicare may be eligible for the subsidy, but are not currently enrolled to take advantage of these savings. A recent law changed how your income and assets are counted:

- Life insurance policies do not count as resources
- Any help you get from relatives, friends and others to pay for household expenses—like food, mortgage, rent, heating fuel or gas, electricity, water, and property taxes—does not count as income

Many People Qualify and Don't Know It

The changes that took place in 2010 allowed more people than ever to qualify for "Extra Help." Even if you were previously turned down for "Extra Help" due to income or resource levels, you should reapply. If you qualify, you will get help paying for Medicare prescription drug coverage premiums, copayments, and deductibles. To qualify, you must make less than \$16,755 a year (or \$22,695 for married couples). Even if your annual income is higher, you still may be able to get some extra help. Your resources must also be limited to \$13,070 (or \$26,120 for married couples). Resources include bank accounts, stocks, and bonds, but not your house or car.

There's No Cost or Obligation to Apply

It's easy and free to apply for "Extra Help." You or a family member, trusted counselor, or caregiver can apply online at <http://www.socialsecurity.gov/prescriptionhelp> or call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778). All the information you give is confidential. Medicare beneficiaries can also receive assistance in their local communities from their State Health Insurance Assistance Program (SHIP), Area Agencies on Aging (AAA), the Aging and Disability Resource Centers (ADRC) and many tribal organizations. For information about how to contact these organizations go to www.eldercare.gov.

To learn more about Medicare prescription drug coverage, visit www.medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

This information prepared by the U.S. Department of Health and Human Services.