



SOCIAL SECURITY



Date:

SSA-L448—Beneficiary has no LIS or MSP

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HELP WITH YOUR MEDICARE COSTS IS AVAILABLE

Help with Medicare Costs

You may be able to get help with your Medicare costs from your State. The Medicare Savings Programs help people who have limited income and resources pay for their Medicare expenses. The help that you can get from the Medicare Savings Programs can save you more than \$1,100 a year. The Medicare Savings Programs may pay for your Medicare Part A premiums (if any), your Medicare Part B premiums and your Part A and B deductibles and copayments. You could qualify if:

- You have Medicare Part A, also known as Hospital Insurance and
- Your resources (such as money in a bank, stocks or bonds) are worth \$4,000 or less, or you and your spouse (if married and living together) have resources of \$6,000 or less. Resources do **not** include such things as the home where you live, your home furnishings, a car, burial plots and \$1,500 in a burial account (per person), and
- Your monthly income is less than **\$1,190** or your and your spouse's monthly income (if married and living together) is less than **\$1,595**. These income limits will change slightly in 2009.

Note: Income limits are slightly higher in Alaska and Hawaii. Some States figure your resources and income differently, so you might qualify in your State even if your resources or income are more than these amounts.

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If you need this help with your Medicare costs, call your State medical assistance (Medicaid) office. You can get the local phone number for that office by calling 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048; or visit www.medicare.gov on the Internet.

HELP WITH YOUR PRESCRIPTION DRUG COSTS

Medicare Prescription Drug Coverage - Medicare offers prescription drug coverage. **You must join a Medicare drug plan to get this prescription drug coverage.** If you have limited income and resources, you may be able to get extra help paying for this if:

- Your average monthly income is less than **\$1,300** and you live alone, or if you live only with your spouse and your total monthly income is less than **\$1,750**. Your income could be higher if you live in Alaska or Hawaii, support other family members who live with you, or if you have earnings from work.
and
- You have resources (such as money in a bank, stocks or bonds) worth \$11,990 or less (\$23,970 or less if you are married and living with your spouse). The resource limits include an additional \$1,500 per person if you will use some of your money for burial expenses.

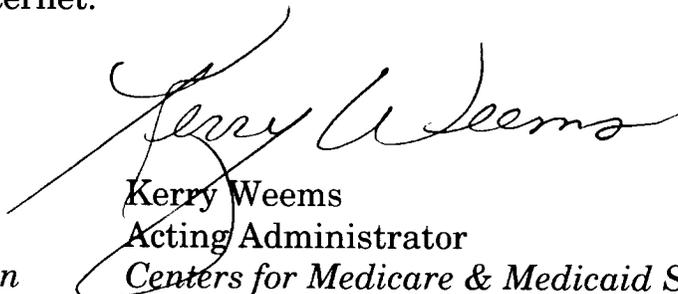
If you think you may qualify, you should fill-out an **Application for Help with Medicare Prescription Drug Plan Costs** right away. If you have sent this in already, you may hear soon if you qualify for extra help.

For more information about getting extra help with your prescription drug costs or if you want to apply for the extra help, call Social Security at **1-800-772-1213** (TTY users should call **1-800-325-0778**) or visit www.socialsecurity.gov. You also can apply at your State medical assistance office.

To learn more about Medicare prescription drug coverage and how to join a plan, call **1-800-MEDICARE (1-800-633-4227; TTY users should call 1-877-486-2048)** or visit www.medicare.gov on the Internet.



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