

What to do if you no longer automatically qualify for Extra Help with Medicare prescription drug costs

What's Extra Help?

Getting “Extra Help” means Medicare helps pay your Medicare Prescription Drug Plan’s monthly premium, deductible, and copayments. You **automatically qualify** for Extra Help if you have one of the following:

- Both Medicare and Medicaid
- Help from Medicaid paying your Medicare Part B (Medical Insurance) premiums (belong to a Medicare Savings Program)
- Both Medicare and Supplemental Security Income (SSI)

If I automatically qualify this year, will I qualify next year?

You may no longer qualify for Extra Help if your income and resources changed since last year and that caused you no longer to qualify for one of the programs listed above. You’ll get a notice (on grey paper) in the mail by the end of September if you no longer automatically qualify.

If the amount of Extra Help you get is changing so that your copayment amounts change for 2014, you’ll get a notice (on orange paper) in the mail in early October with the new copayment amounts. If you don’t get a notice from Medicare, you’ll get the same level of Extra Help that you got for 2013. Your drug plan will still send you a notice letting you know what your copayments will be.

The good news is, even if you get the notice on grey paper, you may still qualify for Extra Help. You need to apply to find out. And even if you don’t qualify, there are still other ways you may be able to save on drug costs.

If I no longer automatically qualify, what should I do?

You should **apply** for Extra Help if you have the following income and resources:

- Your yearly income is limited to \$17,235 for an individual or \$23,265 for a married couple living together. Even if your yearly income is higher, you still may qualify if you meet one of the following conditions:
 - You or your spouse support other family members who live with you.
 - You or your spouse have earnings from work.
 - You or your spouse live in Alaska or Hawaii.
- Your resources are limited to \$13,300 for an individual or \$26,580 for a married couple living together. Resources include your savings and stocks, but not your home or car or the value of any life insurance you may have.

The above amounts are for 2013 and may increase in 2014. If your income and resources are slightly higher, you should still apply.

How do I apply for Extra Help?

It's free and easy to apply for Extra Help. Apply as soon as possible to make sure that if you qualify, you get Extra Help starting January 1, 2014. To apply, do one of these:

- Visit ssa.gov/i1020.
- Call Social Security at 1-800-772-1213 to apply by phone, get a paper application mailed to you, or make an appointment at your local Social Security office. TTY users should call 1-800-325-0778.
- Visit www.medicare.gov/contacts or call 1-800-MEDICARE (1-800-633-4227) and say "Medicaid" to apply through your State Medical Assistance (Medicaid) office. TTY users should call 1-877-486-2048.

What if I still don't qualify for Extra Help?

If you don't qualify for Extra Help, look at other options for lowering your prescription drug coverage costs:

- Your state may have programs that can help pay your prescription drug costs. Contact your Medicaid office or State Health Insurance Assistance Program (SHIP) for more information. Visit www.medicare.gov/contacts, or call 1-800-MEDICARE for these phone numbers.

What if I still don't qualify for Extra Help? (continued)

- You may want to switch to a new Medicare drug plan for coverage starting January 1, 2014. See what your costs will be in 2014 for your current plan without the Extra Help. Compare other plans in your area to your current plan to see if you can save more money.

You can compare plans by visiting www.medicare.gov/find-a-plan. You can also call 1-800-MEDICARE (1-800-633-4227) or your State Health Insurance Program (SHIP) for help comparing plans. TTY users should call 1-800-486-2048. When you're comparing plans, be sure the plan covers the prescriptions you take. Also see if you can continue to use your same pharmacy to fill prescriptions if using that pharmacy is important to you.

- Because you no longer qualify for Extra Help, you have an additional opportunity to switch plans through March 31, 2014. Remember, you can re-apply for Extra Help at any time if your income and resources change.

For more information

For information about Extra Help, visit www.socialsecurity.gov/prescriptionhelp. You also can call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

If you have questions about Medicare prescription drug coverage, here's what you can do:

- Read your "Medicare & You" handbook.
- Visit www.medicare.gov.
- Call 1-800-MEDICARE.
- Call your SHIP for free personalized health insurance counseling. See your "Medicare & You" handbook, visit www.medicare.gov/contacts, or call 1-800-MEDICARE for their phone number.

