Introduction to the Loss of Deemed (Extra Help) Status Letter

What Is the Purpose of This Letter?

The purpose of this letter is to inform some people with Medicare that they no longer automatically qualify for extra help (aren't deemed) as of January 1, 2009, and encourage them to apply for extra help to see if they will continue to qualify.

Who Gets This Letter?

Some people with Medicare won't automatically qualify for extra help in 2009 because they no longer qualify for Medicaid, no longer get help from their state Medicaid program to pay Medicare Part B premiums (belong to a Medicare Savings Program), or no longer get Supplemental Security Income (SSI).

When Do People Get This Letter?

The letter (on grey paper) and an application for extra help will be mailed in September.

What Should People Do Next?

People who have limited income and resources may still qualify for extra help, but they must apply to find out. If they apply and qualify, they will continue to get extra help in 2009. They should apply as soon as possible so there will be no gap in the help they get with their prescription drug costs.

An application for extra help will be mailed with the letter. People should fill it out and mail it to Social Security in the postage-paid envelope. If they have questions about the letter or about Medicare prescription drug coverage, they can do one of the following:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Read the "Medicare & You" handbook.
- Visit www.medicare.gov.
- Call their State Health Insurance Assistance Program (SHIP) for free personalized health insurance counseling. See the "Medicare & You" handbook, or call 1-800-MEDICARE for their telephone number.

People can reference CMS Publication No. 11198 if they call Medicare or their SHIP with questions.



7500 Security Boulevard Baltimore, MD 21244-1850

<BENEFICIARY FULL NAME> <ADDRESS> <CITY STATE ZIP> HICN <1234> September 2008

Please keep this letter for your records.

You currently get extra help paying for your Medicare drug plan costs. Starting January 1, 2009, you will no longer automatically qualify for this extra help. This means your costs for Medicare prescription drug coverage may increase. However, many people can continue to get extra help, even when they don't automatically qualify. To find out if you still qualify in 2009, please apply by completing the enclosed application and mailing it in the postage-paid envelope.

Why won't I get extra help next year unless I apply and qualify?

You won't automatically qualify for extra help next year for one of these reasons:

- You no longer qualify for Medicaid.
- You no longer get help from your state Medicaid program to pay your Medicare Part B premiums (belong to a Medicare Savings Program).
- You no longer get Supplemental Security Income (SSI).

In the coming months your situation may change so that you again meet one of the conditions above. If this happens, you will again automatically qualify for extra help. We will send you another letter on purple paper to let you know you qualify.

How do I apply for extra help?

You need to apply through Social Security or your State Medical Assistance (Medicaid) office. You can apply for extra help by filling out and mailing the application that came with this letter. You can also apply by visiting www.socialsecurity.gov. To apply by telephone, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Don't delay. Please apply as soon as possible to make sure that, if you qualify, you will continue to get extra help as of January 1, 2009.

How can I still qualify?

You may qualify for extra help if you meet the following income and resource limits:

- Your yearly income is limited to \$15,600 for an individual or \$21,000 for a married couple living together. Even if your annual 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 \$11,990 for an individual or \$23,970 for a married couple living together. Resources include your savings and stocks, but not your home or car.

The above amounts are for 2008 and may increase in 2009. If your income and resources are slightly higher, you should still apply.

Where can I get more information?

If you have questions about filling out the application, visit Social Security at www.socialsecurity.gov or call 1-800-772-1213. TTY users should call 1-800-325-0778.

If you have questions about this letter or Medicare prescription drug coverage, please do one of the following:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Read your "Medicare & You" handbook.
- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program (SHIP) for free personalized health insurance counseling. See your "Medicare & You" handbook, or call 1-800-MEDICARE for their telephone number.

If you think you received this letter because of an error, call 1-800-MEDICARE.

Para obtener una copia de esta aviso en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.