



What to do if you no longer automatically qualify for extra help with Medicare prescription drug costs

What is extra help?

Getting “extra help” means Medicare helps pay your Medicare 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 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?

Your income or resources may have changed since last year, so you may no longer **automatically** qualify for extra help. You will 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 2009, you will 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 will get the same level of extra help that you received for 2008. Your drug plan will still send you a letter letting you know what your copayments will be.

The good news is, even if you get the notice on grey paper, you may still be able to save on your Medicare prescription drug coverage costs. You may still qualify for extra help. You need to apply to find out. 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 \$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.

How do I apply for extra help?

Applying is easy. But apply as soon as possible to make sure that if you qualify, you get the extra help as of January 1, 2009. There is no cost to apply.

- You can apply by visiting www.socialsecurity.gov.
- To apply by telephone, get a paper application mailed to you, or make an appointment at your local Social Security office, call 1-800-772-1213. TTY users should call 1-800-325-0778.
- To apply through your State Medical Assistance (Medicaid) office, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) and say “Medicaid” for their telephone number. 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 State Medical Assistance (Medicaid) office or State Health Insurance Assistance Program (SHIP) for more information. Call 1-800-MEDICARE, or visit www.medicare.gov for these telephone 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 effective January 1, 2009. See what your costs will be in 2009 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 and selecting “Compare Medicare Prescription Drug Plans.” You can also call 1-800-MEDICARE (1-800-633-4227) or your SHIP for help comparing plans. TTY users should call 1-800-486-2048. When you are 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.

- There may be Medicare drug plans available in your area for 2009 with no premiums and no deductibles. New Medicare drug plans can begin advertising starting October 1.
- Because you no longer qualify for extra help, you have an additional opportunity to switch plans through March 31, 2009. Remember, you can apply or 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. 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, you can use any of the following resources:

- Read your “Medicare & You” handbook.
- Visit www.medicare.gov.
- Call 1-800-MEDICARE.
- 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.



*My Health.
My Medicare.*

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