

Social Security Administration

# In times like these, every dollar counts

Help mom save an  
average of \$3,900.

Apply now for Extra Help  
with Medicare  
prescription  
drug plan  
costs.



[www.socialsecurity.gov](http://www.socialsecurity.gov)

# In times like these, every dollar counts

## Do you know someone who needs help with prescription costs?

Now, you can help someone you care about apply for Extra Help with their Medicare prescription drug plan costs. Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited income and resources also are eligible for Extra Help to pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth an average of \$3,900 per year. Many people qualify for these big savings and don't even know it. To find out if someone is eligible, Social Security will need to know their income and the value of their savings, investments, and real estate (other than their home). If they are married and living with their spouse, we will need this information for both of them.

To qualify for Extra Help:

- Their annual income must be limited to \$16,245 for an individual or \$21,855 for a married couple living together.

Even if their annual income is higher, the ones you care about still may be able to get some help. Some examples where their income may be higher are if they or their spouse:

- Support other family members who live with them;
- Have earnings from work; or
- Live in Alaska or Hawaii; and

- Their resources must be limited to \$12,510 for an individual or \$25,010 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We **do not** count their house and car as resources.

## How can you help someone apply?

It is easy to help someone apply for Extra Help. Just help them complete Social Security's *Application for Help with Medicare Prescription Drug Plan Costs* (SSA-1020). Here's how:

- You can help them apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov);
- Call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) to help them apply over the phone or to request an application; or
- Help them apply at their local Social Security office.

The worksheet on the opposite page can help you decide if they are eligible and can assist you in helping them complete the actual application for Extra Help. The worksheet is **not** an application.

Ask whoever you are helping to:

- Identify the things they own alone, with their spouse, or with someone else. They **should not** include their home, vehicles, burial plots, or personal possessions.
- Review all their income.
- Gather their records in advance to save time.

## **What documents can help them prepare in advance?**

- Statements that show their account balances at banks, credit unions, or other financial institutions;
- Investment statements;
- Life insurance policy statements;
- Stock certificates;
- Tax returns;
- Pension award letters; and
- Payroll slips.

## Can state agencies help with Medicare costs?

State medical assistance (Medicaid) offices offer Medicare Savings Programs. These Medicare Savings Programs also help people with limited income and resources pay for their Medicare expenses. If whoever you are helping pays a premium for Medicare Part A, the Medicare Savings Programs may pay it for them. The help they get from the Medicare Savings Programs can save them more than \$1,100 a year.

If you think they might be able to get help from their state with Medicare costs, or if you are not sure, call their state medical assistance (Medicaid) office or call **1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048)**.

Resources	Value
Bank accounts, including checking, savings, and certificates of deposit	\$ _____
Stocks, bonds, savings bonds, mutual funds, individual retirement accounts (IRAs), or other investments	\$ _____
Cash at home or anywhere else	\$ _____
Life insurance policies for applicant (and spouse, if married and living together)	\$ _____
<p><b>NOTE:</b> Social Security needs to know how much money the applicant or spouse would get <b>if they cashed in their life insurance policies today</b>. Ask them to check with their insurance company or agent to get the exact cash value. This probably will be less than the amount they are insured for.</p>	
Any real estate other than your home	\$ _____

<b>Income</b>	<b>Monthly Amount</b>
Social Security benefits	\$ _____
Railroad Retirement benefits	\$ _____
Veterans benefits	\$ _____
Other pensions or annuities	\$ _____
Alimony	\$ _____
Net rental income	\$ _____
Worker's compensation	\$ _____
Other income (private or state disability payments)	\$ _____
Help from other people to pay for household expenses, such as food, mortgage or rent, heating fuel or gas, electricity, water, and property taxes	\$ _____
	<b>Annual Amount</b>
Wages	\$ _____
Net earnings from self-employment	\$ _____

## How can you get more information?

For more information about Extra Help with Medicare prescription drug plan costs, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**). Social Security representatives are available to help complete the application.

To learn more about the Medicare prescription drug plans and special enrollment periods, visit [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048)**. Medicare also can tell you about agencies in your area that can help you with Medicare prescription drug plans.



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