



In This Issue

Find Dental Coverage

Get Help With Costs

Uninsured? Have a Pre-existing Condition?

Find a Community Health Center

Income More Than \$85K?

Get More Support at Ask Medicare

Medicare & You for eReaders

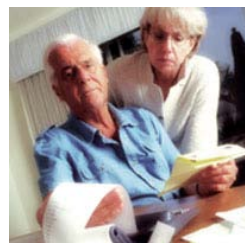
Now you can review *Medicare & You* on your Kindle, Nook, iPad, Sony eReader, or any other eReader. Just download the file and import it into your device - it's that easy.



Find Dental Coverage

Original Medicare generally doesn't cover routine dental services or dentures. However, some private Medicare health plans do offer dental coverage. If you have a Medicare health plan, check with your plan to see what dental services may be covered.

You may also want to look into free or reduced-cost dental clinics in your area run by hospitals, community health centers, and dental schools. Visit www.medicareinteractive.org to learn where to find a dental clinic near you.



Get Help With Costs

Is your monthly household income less than \$1,821? If so, you may be able to get help paying your Medicare costs from one of these two programs: [Extra Help with Medicare Drug Plan Costs](#) and [Medicare Savings Programs](#).

It's free and easy to apply - applying for Extra Help automatically starts your application for Medicare Savings Programs, too. Depending on where you live, you may qualify even if your income is slightly higher. Apply now at www.socialsecurity.gov.



Uninsured? Have a Pre-existing Condition?

You may be eligible for the new [Pre-Existing Condition Insurance Plan](#) - a program for children and adults who've been uninsured for at least 6 months, have a pre-existing health condition, and can't find health insurance.

Visit www.pcip.gov for information about how to apply in your state, or call 1-866-717-5826 (TTY 1-866-561-1604).



Find a Community Health Center

Community Health Centers funded by the [U.S. Health Resources and Services Administration](#) offer care for you and your family even if you don't have health insurance. Community Health Centers offer services like:

- Wellness checkups
- Treatment when you're sick
- Shots and check-ups for children
- Dental care and prescription drugs
- Mental health and substance abuse care

Community Health Centers are in most cities and many rural areas, too. Visit [HRSA's Community Health Center Locator](#) to find a health center near you.



Income More than \$85K?

Starting this year, people with higher income (more than \$85k for individuals or \$170k for married couples) will pay an extra amount for their Medicare Part D coverage, called the "income-related monthly adjustment amount" (IRMAA). By law, any Part D IRMAA you owe must be withheld from your SSA, RRB or OPM benefit check.

If you think Part D IRMAA might affect you, see the [Rules for Higher Income Beneficiaries](#) on the Social Security website.



Get More Support at Ask Medicare

Ask Medicare has resources to make life as a caregiver easier. You'll find tips on coping with a chronic illness, answers to common billing questions, and links to local organizations that can help with meals, provide transportation, tell you about in-home services you can get, and offer caregiving support.

There's also a caregiver community where you can learn from the experience of others, or upload your own personal story. Visit www.medicare.gov/caregivers today.



**Tell us what YOU care about.
Email caregiver_comments@cms.hhs.gov.**

Visit www.medicare.gov/caregivers for the latest news and broadcasts.

Not a subscriber? [Sign up here.](#)

[Unsubscribe](#) or change your subscriber preferences.