

Save Money
on your Medicare Expenses



Senior Health Insurance
Benefits Advisors

2020



Apply for “Extra Help” and
Medicare Savings Programs.

The Programs

“Extra Help” is a federal program that helps with Medicare Part D (prescription drug) costs. This Limited Income Asset Subsidy:

- ☑ Eliminates most “donut hole” costs
- ☑ Reduces your plan's monthly premium, often to \$0
- ☑ Cuts the yearly deductible, often to \$0
- ☑ Greatly reduces pharmacy copays, even on expensive medications
- ☑ Allows you to change your plan once per quarter during the first nine (9) months of the year

Medicare Savings Programs

are state implemented programs that:

- ☑ Help pay some Medicare Part A and Part B costs AND
- ☑ Automatically qualify you for “Extra Help” paying for Medicare prescription drug coverage
- ☑ Offer varying amounts of assistance that you can qualify for depending on your income and assets



Am I Eligible? 2020 Income and Asset Limits[†]

Updated
03/2020

[†]These limits are guidelines. The only way to know if you qualify, for sure, is to apply.

Extra Help Program	Family Size	Monthly Income	Assets*	Your Subsidized Drug Plan Benefit
Extra Help Full Subsidy	Individual	\$1,456	\$9,360	Low or \$0 premium; \$0 deductible; \$3.60 - \$8.95 copay; Most "donut hole" costs eliminated.
	Married Couple	\$1,960	\$14,800	
Extra Help Partial Subsidy	Individual	\$1,615	\$14,610	25-75% premium reduction; \$89 annual deductible; 15% copay; Most "donut hole" costs eliminated.
	Married Couple	\$2,175	\$29,160	

* Assets include money in bank accounts, stocks, bonds and real estate. Your home, one car, personal possessions, burial plot and an account up to \$1,500 for burial costs won't be counted. There may be other exceptions. Complete an application to find out if you qualify.

** Married couples can choose to have their income and assets counted under the Community Property Method. With this method one spouse may qualify as an individual for a Medicare Savings Program.

Medicare Savings Programs	Family Size**	Monthly Income	Assets*	Helps You With
Qualified Medicare Beneficiary (QMB)	Individual	\$1,084	\$7,860	Part A and Part B premiums, deductibles and copays. Extra Help Full Subsidy
	Married Couple	\$1,457	\$11,800	
Specified Low Income Medicare Beneficiary (SLMB)	Individual	\$1,296	\$7,860	Part B premium Extra Help Full Subsidy
	Married Couple	\$1,744	\$11,800	
Qualifying Individual (QI)	Individual	\$1,456	\$7,860	Part B premium Extra Help Full Subsidy
	Married Couple	\$1,960	\$11,800	

- Medicare eligible individuals under 65 with a higher monthly income who are working may qualify for the Workers With Disabilities (WWD) and/or Qualified Disabled Working Individuals (QDWI) programs.

- Other programs are available for Home Based Community Services and Nursing Home Assistance. Speak to your local Idaho Department of Health & Welfare Office about eligibility requirements.

- There is no estate recovery for Medicare Savings Programs.

Call: 1-800-247-4422

SHIBA.idaho.gov

How to Apply

Extra Help

is managed by the federal Social Security Administration.

Three Easy Ways to Apply!

- Apply online at www.socialsecurity.gov
- Visit a local Social Security office or call Social Security at 1-800-772-1213
- Call **SHIBA** at 1-800-247-4422

When you file an application for “Extra Help,” you can also initiate an application for the Medicare Savings Program (see below). Idaho Department of Health and Welfare will contact you to help you finish the application.

Medicare Savings Programs

are administered by the State of Idaho.

To Apply:

Call Health and Welfare at 1-877-456-1233 to apply or visit a Health and Welfare office.

Please note, you may be asked to provide ID and information verifying your income and assets when applying for this benefit.

Remember:

The only way to know if you are eligible is to apply!

After You Qualify

Using Extra Help Drug Coverage

You must have a Part D plan in order to use “Extra Help.” However, if you are not yet enrolled in Medicare prescription drug coverage, you can still apply for and use “Extra Help” to obtain prescriptions right away. The Humana LI-NET Program will be your temporary plan until your Medicare plan starts. You or your pharmacy can call the LI-NET Program at 1-800-783-1307 for coverage information, or call SHIBA for information.

About Senior Health Insurance Benefits Advisors (SHIBA)

SHIBA is part of a nationwide organization of State Health Insurance Assistance Programs (SHIP). **SHIBA** supports and trains a network of local counselors who help Medicare recipients access benefits and receive the care they need.

Call SHIBA today!

1-800-247-4422

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