

**Changes in the law could
make more people eligible for
Extra Help in 2010**

What you need to know

Easier to qualify for Extra Help in 2010

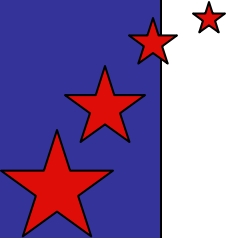
- **New law goes into effect
January 1, 2010**
- **Some things will no longer
count as resources or income**
- **More Medicare
beneficiaries may
qualify for Extra Help**



Resources and Income — Changes for 2010

- Life insurance will no longer count as a resource
- Help received from someone else to pay for household expenses will no longer count as income. Examples:
 - Food
 - Mortgage payment or rent
 - Utilities – heating fuel or gas, electricity, water
 - Property taxes

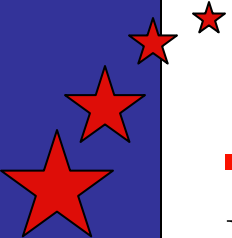




What are the limits to qualify for Extra Help?

For 2009:

- **Resources limited to \$12,510 for individuals, \$25,010 for married couples living together**
- **Income limited to \$16,245 for individuals, \$21,855 for married couples living together**
- **These limits may change in 2010**

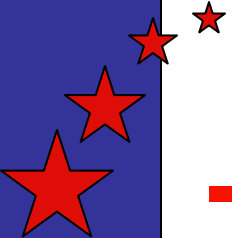


Should you apply now?

- If your current total resources & income are below eligibility limits:
Apply now
- If your current total resources & income are above eligibility limits because of life insurance and household assistance: Apply on or after January 1, 2010

Why wait to apply?

- If life insurance or household assistance puts you over eligibility limits, you will not qualify until the new law is effective
- If you are over the 2009 eligibility limits and apply before January 1, 2010, you will be denied and will have to apply again



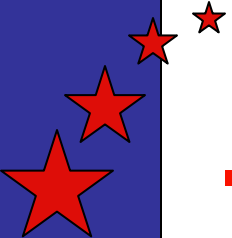
What else does the new law say?

- **Beginning January 1, 2010, when you apply for Extra Help, it can start the application process for the Medicare Savings Programs (MSP)**
- **Social Security will send your information to your state unless you tell us not to on the Extra Help application**
- **Your state will contact you to help you complete the MSP application**

Advantages of the Medicare Savings Programs

- **Help pay for Medicare Part B (medical insurance) premiums**
- **For some, it may help pay for Part A (hospital insurance) premiums, and Part A & Part B deductibles and co-payments**

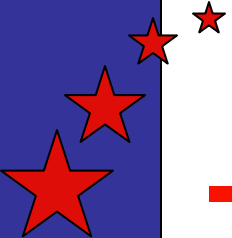




How do I apply for Extra Help?

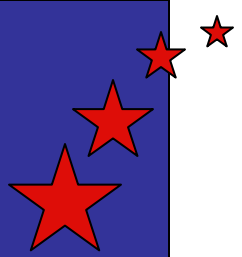
- Complete the *Application for Extra Help with Prescription Drug Plan Costs* (SSA-1020)
 - Apply online at www.socialsecurity.gov
 - Call Social Security to apply over the phone or request an application at 1-800-772-1213 (TTY 1-800-325-0778)
 - Apply at your local Social Security office
- Social Security will review your application and send you a letter to let you know if you qualify





Why apply online?

- **Step-by-step help screens guide you through questions**
- **Apply from any computer at your own pace**
- **Start and stop at any time—return later to finish**
- **A relative, friend or caregiver can help**
- **Online application is secure**



Choosing a Medicare prescription drug plan

- You can choose a plan, regardless of whether you qualify for Extra Help
- If you qualify for Extra Help and do not select a plan, the *Centers for Medicare & Medicaid Services* will select one for you
- If you prefer another plan, you can change plans
- The sooner you join a plan, the sooner you receive benefits

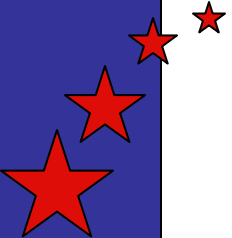
Need more information about Extra Help?

Visit www.socialsecurity.gov

or

Call Social Security at 1-800-772-1213
(TTY 1-800-325-0778)





Need more information about Medicare?

**For information on Medicare Savings Programs,
enrolling in specific drug plan, or to
get the *Medicare & You, 2009* handbook:**

Visit www.medicare.gov

or

**Call 1-800-MEDICARE
(1-800-633-4227, TTY 1-877-486-2048)**



Questions?

www.socialsecurity.gov

