

In times like these, every dollar counts

Save an average
of \$3,900.

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



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Do you need help with prescription 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 you qualify, Social Security will need to know your income and the value of your savings, investments, and real estate (other than your home). If you are married and living with your spouse, we will need information about both of you.

To qualify for Extra Help:

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

Even if your annual income is higher, you still may be able to get some help. Some examples where your income may be higher are if you or your spouse:

- Support other family members who live with you;
- Have earnings from work; or
- Live in Alaska or Hawaii; and
- Your 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 your house and car as resources.

How do you apply?

If you are not getting the Extra Help automatically, it is easy to apply. Just complete Social Security's *Application for Help with Medicare Prescription Drug Plan Costs* (SSA-1020). Here's how:

- Apply online at www.socialsecurity.gov;
- Call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) to apply over the phone or to request that an application be mailed to you; or
- Apply at your local Social Security office.

After you apply, Social Security will review your application and send you a letter to let you know if you qualify for the Extra Help. Once you qualify, you can select the Medicare prescription plan of your choice. If you do not select a plan, the Centers for Medicare & Medicaid Services will do it for you. The sooner you join a plan the sooner you begin receiving benefits.

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

You will need to:

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

Can state agencies help you 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 you pay a premium for Medicare Part A, the Medicare Savings Programs may pay it for you. The help you get from the Medicare Savings Programs can save you more than \$1,100 a year. This assistance is in addition to the Extra Help.

If you think you might be able to get help from your state with Medicare costs, or if you are not sure, call your 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 you (and your spouse, if married and living together)	\$ _____
<p>NOTE: Social Security needs to know how much money you would get if you cashed in your life insurance policies today. Check with your insurance company or agent to get the exact cash value. This probably will be less than the amount you are insured for.</p>	
Any real estate other than your home	\$ _____

Income	Monthly Amount
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	\$ _____
	Annual Amount
Wages	\$ _____
Net earnings from self-employment	\$ _____

How can you get more information?

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

To learn more about the Medicare prescription drug plans and special enrollment periods, visit 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.



Social Security Administration

SSA Publication No. 05-10509

ICN 470113

Unit of Issue - HD (one hundred)

May 2009 (Destroy prior editions)