

## Extra Help with Medicare Costs

### Apply for assistance: a few minutes could save you money

The Federal government has stated that millions of Americans can qualify for extra help with Medicare costs associated with the new prescription drug coverage.

You may be among them; you will need to apply in order to find out if you qualify.

### The basics about extra help

If you have limited income and resources, you may get extra help. Find out how. [Get the basics](#).

### How do I get extra help with prescription drug costs?

You may qualify automatically if you participate in Medicare plus another program – i.e., Medicaid, PACE, a Medicare Savings Program, or SSI – you'll receive help with some Medicare costs automatically. [Read about automatic qualification](#).

### You may apply for help if you don't qualify automatically

You may qualify for extra help with drug costs. You may benefit from taking the time to find out how to apply. [Find out how to apply](#).

### Where to find more information

Do you need more information? Would you prefer to talk to someone on the phone? This section will help you find websites and phone numbers. [Find Websites and phone numbers](#).

### The basics about extra help

If you have limited income and resources, you may get extra help with Medicare costs including your prescription drug coverage premium and out-of-pocket costs.

### What kind of help is available?

Depending on your income, resources, and other factors, you may be eligible for certain Federal, state, and local programs that help with Medicare beneficiaries' medical costs. These programs include:

- **Help with prescription drug costs** – With the new prescription drug coverage, the Federal government is helping millions of Medicare beneficiaries pay their prescription drug costs. Those who qualify for extra help will enjoy free or reduced drug coverage premiums and reduced out-of-pocket costs. Some people qualify for prescription drug help automatically, while others need to apply. Keep reading for details.

- **Medicaid** – This joint state and Federal program helps people with limited income and resources pay for healthcare. For information about Medicaid, call your State Medical Assistance office. You can find the number on the [Medicare Website](#) or call 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-866-653-4261, 24 hours a day, seven days a week.
- **Programs of All-inclusive Care for the Elderly (PACE)** – A combination of medical, social, and long-term care services available only in states that choose to offer it under Medicaid. Eligibility requirements vary from state to state. For details, contact your State Medical Assistance office.
- **Medicare Savings Programs** – A program where your state Medicaid program helps you pay your Medicare premium and, in some cases, deductibles and coinsurance. Millions of people receive help through Medicare Savings Programs, which have different names in different states. For more information, call your State Medical Assistance office.
- **Supplemental Security Income (SSI) benefits** – Help for people who are disabled, blind, or over age 65 AND have limited financial resources. SSI is NOT the same as Social Security benefits. For more information, call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778), or contact your local Social Security office. You can also use the Benefits Eligibility Screening Tool (BEST) on the Social Security Website to find out if you're eligible.

### How do I get extra help with prescription drug costs?

- Some people qualify automatically because they participate in Medicare AND another program, such as Medicaid, Medicare Savings Programs, and Social Security Income (SSI) benefits. The government has already contacted these people about extra help, but they still need to choose a prescription drug plan.
- Millions of others qualify because of limited income and resources, but they need to apply. The Social Security Administration is accepting applications by mail and on their Website at [www.ssa.gov](http://www.ssa.gov).
- Applying for extra help is NOT the same as joining a prescription drug plan. Whether you qualify for extra help or not, you must also enroll in a plan to get prescription drug coverage.

### What if I'm not sure I qualify?

If you're not sure you qualify for help with prescription drug costs, go ahead and apply. There's no risk and no cost, so you might as well try!

## **You may qualify for assistance if:**

You receive extra help with Medicare costs automatically or if you have Medicare and also have:

- Medicaid
- Care for the Elderly (PACE) Programs
- Medicare Savings Programs
- Supplemental Security Income (SSI) benefits

## **How can you choose a plan?**

Using the Internet, you have easy access to information that can help you select your plan. When choosing a plan please make sure the plan you choose:

- **Covers the drugs you take** – Review the drugs each plan covers. Go to the plan's Website or use the "Formulary Finder" the Medicare Website.
- **Allow you to use your favorite pharmacy** – Find out which pharmacies are in a given plan's network. Visit the plan's Website or call its Member Service phone number.

## **What if I find out that my plan does not meet my needs?**

If the plan you're enrolled in doesn't meet your needs, you can switch to another one during the Annual Election Period (Nov. 15 – Dec. 31). **!: The Lock-in period time for Calendar year 2011 is from February 15, 2011 to October 14, 2011. Beneficiaries can not switch coverage during this time of the year. In certain situations, beneficiaries may be able to join, switch, or drop a Medicare Advantage HMO plan or a Prescription Drug plan during a Special Election Period (SEP).**

## **If you don't qualify automatically you can apply for help**

It's estimated that a third of people with Medicare can get extra help with Medicare costs – but the government may not know if you're one of them! For that reason, it's a good idea to apply for extra help, even if you're not sure you qualify. With a quick visit to the Social Security Administration Website, you can find out if you're eligible and even apply online.

## How do I find out if I qualify for extra help?

By using the calculator on the Social Security Administration Website, called [Find Out If You Qualify](#).

To use the calculator:

- Go to the SSA Website
- Click the button at the bottom right labeled *Find Out If You Qualify*
- Answer some questions about your assets and sources of income

In just a few minutes, you'll get a recommendation on whether you should apply. If the answer is yes, just click on "Apply Now" to start your application.

## How do I apply?

The application is available at your local Social Security Administration office. You can also request an application form by calling Social Security's toll-free number: 1-800-772-1213, Monday – Friday, 7 a.m. to 7 p.m. (TTY: 1-800-325-0778).

Or you can apply for extra help online:

- Go to the SSA Webpage Help With Medicare Prescription Drug Plan Costs
- Click the button at the bottom right labeled *Apply Now*
- Read the page and click *Continue*
- Answer some questions about your assets and sources of income (if you used the online calculator, your computer may skip this part)
- Enter information about yourself, your spouse, and how you can be reached
- Review your application, submit it, and print your "receipt"

The application is secured, which means only you and the Social Security Administration can see the information you provide.

And remember, applying for extra help is NOT the same as joining a prescription drug plan. Whether you qualify for extra help or not, you must also enroll in a plan to get prescription drug coverage.

## How much help will I receive if I qualify?

The amount of extra help varies based on your income and resources.

## Where to find more information

### Centers for Medicare & Medicaid Services

Website: [www.Medicare.gov](http://www.Medicare.gov)

Toll-free phone: 1-800-633-4227

TTY: 1-877-486-2048

24 hours a day, seven days a week

### Social Security Administration

Website: [www.ssa.gov](http://www.ssa.gov)

Toll-free phone: 1-800-772-1213

TTY: 1-800-325-0778

Monday through Friday 7 a.m. to 7 p.m.

HealthSun Health Plans is a Medicare Advantage HMO plans. For more information about our plan you contact us at 1-877-4900 or (305) 234-9292. We are open Monday through Friday, 8:30 a.m. to 8:30 p.m. From March 2, 2011, until the following Annual Election Period (AEP), you may leave us a voice mail message after-hours, Saturdays, Sundays, and holidays, and we will return your call the next business day. TTY number for the hearing and speech impaired, call: 1-877206-0500.

The Lock-in period time for Calendar year 2011 is from February 15, 2011 to October 14, 2011. Beneficiaries can not switch coverage during this time of the year. In certain situations, beneficiaries may be able to join, switch, or drop a Medicare Advantage HMO plan or a Prescription Drug plan during a Special Election Period (SEP). Open enrollment period for 2011 will begin on October 15<sup>th</sup>, 2011 and will end December 7<sup>th</sup>, 2011.

This Website is for individual Medicare coverage only.

HealthSun Health Plans is a Medicare Advantage Organization with a Medicare contract. You must be enrolled in Medicare Part B and entitled to Part A. You must reside in the service area of the Plan. You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party. Some limitations, restrictions, coinsurance, and copayments may apply.

For access to more information please see our FORMS page.

[Click here if you have problems viewing documents on this website.](#)

The information in these pages is accurate as of 11/01/2010, and is subject to change without notice.