

Extra Help with Medicare Costs

The basics about extra help

Get important information about extra help available to people with Medicare, who is eligible, and how to apply. **(WILL : LINK THIS TO THE PARAGRAPH BELOW)**

You may qualify for assistance

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. **(WILL : LINK THIS TO THE PARAGRAPH BELOW)**

You can apply for help if you don't qualify automatically

Millions of Medicare beneficiaries qualify for extra help with drug costs, so why not check it out? Even if you're not sure, it may be worth your time to apply. **(WILL : LINK THIS TO THE PARAGRAPH BELOW)**

Where to find more information

Need more details? Want to talk with someone on the phone? Look here for Medicare, Medicaid, and Social Security Administration contact information.

(WILL : LINK THIS TO THE PARAGRAPH BELOW)


The basics about extra help

If you have limited income and resources, you may qualify to 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/or 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 Medicare beneficiaries qualify for prescription drug help automatically, while others need to apply.

Medicaid – This joint State and Federal program helps Medicare beneficiaries 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. (WILL : LINK THIS TO THE MEDICARE WEBSITE
<http://www.medicare.gov/>)

- **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 Medicare beneficiaries receive help through the 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. (WILL : LINK THIS TO THE SSA WEBSITE www.ssa.gov)
- **Low Income Subsidy (LIS)** – Medicare beneficiaries with limited income may qualify for Extra Help to pay for their prescription drug costs. If eligible, Medicare could pay for up to 100% of drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Many Medicare beneficiaries are eligible for these savings and don't know it. For more information about Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), TTY users should call 1-877-486-2048, 24 hours a day, seven days a week. You can also contact Medicaid to inquiry about LIS status or level through the Department of Children and Families (DCF) ACCESS Florida Partner Website at www.myflorida.com/accessflorida/[to](#). The phone number is 1-866-762-2237, TTY users should call 1-800-955-8771 or 1-800-955-8770. (Will: link to the website above

How do I get extra help with prescription drug costs?

- Some people qualify automatically because they participate in Medicare and other programs, such as Medicaid, Medicare Savings Programs, and Social Security Income (SSI) benefits. The government has already contacted these Medicare beneficiaries about getting 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 [to](#).

- 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


Who qualifies for extra help automatically?

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

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

How do I choose a plan?

Since you use the Internet, you have easy access to information that can help you select your plan. Make sure the plan you choose:

- **Covers the drugs you take** – Explore which drugs each plan covers. Visit the Pharmacy/Prescription Information link located on this Website or use the "Formulary Finder" on the [Medicare Website](#) .
- **Lets you use your favorite pharmacy** – Find out which pharmacies are in the HealthSun Health Plans network. You may find this information in the Combined Provider Pharmacy directory located on this Website or call our Member Services department.


Applying for help if you don't qualify automatically

As a Medicare Beneficiary you may be able to apply for extra help with Medicare costs. You may 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?

You may want to use the handy 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 simple, four-page application is available at your local Social Security Administration office. You can also get an application form by calling the 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 

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 

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.

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 11/01/2011, and is subject to change without notice.

H5431Web2012 app.xx-xx-xxxx