

## MEDICARE 2015

### Extra Help for Prescription Drugs

Extra Help means your drug plan premium will be zero or reduced. Co-payments for drugs will be small with amount determined by the percentage of Extra Help you qualify for. Also, you will have no gap (donut hole) in drug coverage.

#### EXTRA HELP QUALIFICATIONS:

You must be under both the income and asset limits for 2015.

#### INCOME:

Single:	Under \$17,655 yr.	Or \$1,471 month.
Married	Under \$23,895 yr.	Or \$1,991 month.

Income includes Social Security, retirement, farm, rental, etc. Only part of work income counts.

ASSETS:	Full Subsidy	Partial Subsidy
Single:	Under \$8,780	\$8,781- \$13,640
Married:	Under \$13,930	\$13,931- \$27,250

Example of assets include money in bank, IRAs, CDs, farm land, (not attached to home), and rental property. Assets that do not count: Home, vehicle and personal possessions.

Apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov), at the Social Security office, talk with a SHICK Counselor, or call the SHICK Hotline-800-860-5260. You can apply for Extra Help at any time during the year.

After applying for Extra Help, watch for approval letter from Social Security. Take the letter to your pharmacy and co-pays for drugs will be reduced. Once approved for Extra Help, you can change drug plans during the year to possibly get a plan with no premium.

### Help to Pay for Medicare Part B Premium

In 2015, if your income and assets are under the following limits, you may qualify to have the State pay your Medicare B premiums, and in some cases your Medicare deductibles and co-pays will also be paid. This could mean extra money in your Social Security check.

#### QMB:

Single:	Income under \$1,001 a mo.	Assets under \$7,280
Married:	Income under \$1,348 a mo.	Assets under \$10,930

Your Medicare Part B premium is paid along with Medicare A and B deductibles, and co-pays.

#### SLMB:

Single:	Income under \$1,197 a mo.	Assets under \$7,280
Married:	Income under \$1,613 a mo.	Assets under \$10,930

Your Medicare B premium is paid, but Medicare deductibles and co-pays are not paid.

#### QI:

Single:	Income under \$1,345 a mo.	Assets under \$7,280
Married:	Income under \$1,813 a mo.	Assets under \$10,930

Your Medicare B premium is paid, but Medicare deductibles and co-pays are not paid.

Apply at DCF (former SRS office) or if applying for Extra Help, application will be sent to State. Income and asset limits change each year for Extra Help, QMB, SLMB, and QI.

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