



Securing today
and tomorrow

Apply Online for Extra Help With Medicare Prescription Drug Costs

What is Extra Help with Medicare prescription drug plan costs?

Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited resources and income **may also be able** to get 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 about \$4,900 per year. Many people qualify for these important savings and don't even know it.

To qualify for Extra Help:

- You must reside in one of the 50 states or the District of Columbia;
- Your resources must be limited to \$14,390 for an individual or \$28,720 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We **do not** count your home, car, or any life insurance policy as resources; and
- Your annual income must be limited to \$18,210 for an individual or \$24,690 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 you may have higher income and still qualify for Extra Help include if you or your spouse:
 - Support other family members who live with you;

- Have earnings from work; or
- Live in Alaska or Hawaii.

NOTE: *The above income amounts are for 2018 and may change in 2019. If your income is slightly higher, you should still apply for Extra Help.*

How do I apply?

Applying for Extra Help is easy. Just complete Social Security's *Application for Extra Help with Medicare Prescription Drug Plan Costs* (SSA-1020). Here's how:

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

After you apply, Social Security will review your application and send a letter to you to let you know if you qualify for Extra Help. Once you qualify, you can choose a Medicare prescription drug plan. If you don't 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.

If you aren't eligible for Extra Help, you still may be able to enroll in a Medicare prescription drug plan.

Late Enrollment Penalty

Medicare Prescription Drug Plan Penalty

If you don't enroll in a Medicare prescription drug plan when you're first eligible, you may pay a late enrollment penalty if you join a plan later. You'll have to pay this penalty for as long as you have Medicare prescription drug coverage. However, you won't pay a penalty if you get Extra Help or another eligible prescription drug plan coverage.

NOTE: *The Medicare prescription drug plan late enrollment penalty is different than the Medicare Part B late enrollment penalty. If you don't enroll in Part B when you're first eligible for it, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Also, you may have to wait to enroll, which will delay Part B coverage.*

For information about enrollment periods, visit www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048)**.

Why should I apply online?

Our online application is secure and offers several advantages. It takes you through the process step-by-step with a series of self-help screens. The screens will tell you what information you need to complete the application and will guide you in answering the questions fully. You can apply from any computer.

You can start and stop at any time during the process, so you can leave the application and go back later to update or complete any of the required information. We are careful to protect your personal information.

Can state agencies help with my Medicare costs?

When you file your application for Extra Help, you also can start your application process for the Medicare Savings Programs. These state programs provide help with other Medicare costs. Social Security will send information to your state unless you tell us not to on the Extra Help application. Your state will contact you to help you apply for a Medicare Savings Program.

These Medicare Savings Programs help people with limited resources and income pay for their Medicare expenses. The Medicare Savings Programs help pay for your Medicare Part B (medical insurance) premiums. For some people, the Medicare Savings Programs may also pay for Medicare Part A (hospital insurance) premiums, if any, and Part A and B deductibles and co-payments.

Medicaid or medical assistance is a joint Federal and state program that helps pay medical costs for some people who have limited resources and income. Each state has different rules about

eligibility and applying for Medicaid. Contact your state Medicaid office for more information.

How can I get more information?

For more information about getting Extra Help with your Medicare prescription drug plan costs, visit **www.socialsecurity.gov/extrahelp**, 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. The sooner you apply, the sooner you'll begin receiving benefits.

If you need information about Medicare Savings Programs, Medicare prescription drug plans, how to enroll in a plan or to request a copy of the *Medicare & You* handbook, please visit **www.medicare.gov** or call **1-800-MEDICARE (1-800-633-4227; TTY, 1-877-486-2048)**. Your State Health Insurance Counseling and Assistance Program (SHIP) can also help answer your Medicare questions. You can find your local SHIP contact information in the back of your Medicare handbook, online at **www.medicare.gov**, or you can request it when you call.

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