



LOCAL HELP FOR PEOPLE WITH MEDICARE

Medicare Minute Script – May 2016 Medicaid and Other Programs to Make Medicare More Affordable for People with Limited Means

Today we will discuss assistance programs that could help reduce your Medicare-related health care costs.

Point 1: Understand how Medicaid and Medicare Savings Programs work with Medicare to cover your health care costs.

Medicare beneficiaries may also be eligible for Medicaid, based upon their income and assets. If you are eligible, Medicaid can help pay for many services that Medicare does not cover. For services that both Medicare and Medicaid cover (such as hospital care, home care, and skilled nursing facility care), Medicare will pay first and Medicaid will pay second by covering your remaining costs. This includes your Medicare coinsurances and copayments. Even if you don't qualify for full Medicaid, you may still qualify for a Medicare Savings Program (MSP), because income and asset limits for MSP eligibility are higher than for Medicaid. MSPs offer additional assistance by paying your monthly Medicare Part B premium. One MSP, called the Qualified Medicare Beneficiary (QMB) program, also covers Medicare deductibles, coinsurances, and copays. In some cases, having Medicaid means you will automatically be enrolled in a MSP. Since MSPs and Medicaid programs are administered by states under federal minimum standards, financial eligibility guidelines and covered services vary. The local State Health Insurance Assistance Program (SHIP) can help you determine if you are eligible for Medicaid or a MSP and can help you apply, if needed.

Point 2: Learn about programs that can help with Part D prescription drug costs.

Extra Help, sometimes referred to as the Low-Income Subsidy (LIS), is a federal program that helps pay for Part D premiums, deductibles, and/or copayments. With Extra Help, you will also have the option to change your Medicare drug plan up to once per month if you are dissatisfied with service. In 2016, to qualify for Extra Help, your income should be below \$1,505 (\$2,022 for couples) per month, and your assets cannot exceed \$13,640 (\$27,250 for couples). If you receive Medicaid, Supplemental Security Income (SSI), or MSP benefits, you automatically qualify for Extra Help and should not have to apply. If you are eligible for Extra Help but don't have Part D yet, you will be given a Special Enrollment Period (SEP) to enroll in a Part D plan, and you will not have to pay a Part D premium penalty. Some states also have State Pharmaceutical Assistance Programs (SPAPs) that can help pay for prescription drugs. Each state's program works differently. To find out if your state has one, contact your State Health Insurance Assistance Program (SHIP).

Point 3: Ask about hospitals or health facilities that offer care at a reduced cost in your state.

There are government-funded health centers that provide medical care regardless of your ability to pay. A unique advantage of government-funded health centers is that they may waive the Medicare Part B deductible. These clinics may waive or reduce the 20 percent coinsurance for Medicare-covered benefits if you have an annual income at or below the federal poverty level. They may go by many names, such as: Migrant Health Centers, Health Care for the Homeless Program

SHIP National Technical Assistance Center: 877-839-2675, www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center 877-808-2468 | www.smpresource.org | info@smpresource.org

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Centers, Public Housing Primary Care Centers, Tribal Organization-run Outpatient Health Programs, Health Resources Service Administration (HRSA) Health Centers, and Federally Qualified Health Centers (FQHCs).

Another option for free or reduced-cost care in 37 states and Puerto Rico are Hill-Burton facilities. Eligibility for Hill-Burton assistance is based on your family size and income. Note that care at a Hill-Burton facility is not automatically free or reduced-cost: you must apply at the admissions office and be found eligible.

Take Action:

- 1) For one-on-one assistance determining your eligibility, applying for, or renewing your certification for programs that help cover Medicare costs, contact your State Health Assistance Program (SHIP).
- 2) If you are already enrolled in one of these assistance programs, your SHIP can help you understand your coverage.
- 3) If your provider is billing you for services that should be covered by Medicaid or another assistance program and you are unable to resolve the problem, contact your Senior Medicare Patrol (SMP) for help.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: SHIP email: SHIP website: To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	SMP toll-free: SMP email: SMP website: To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .
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