

NEED HELP WITH MEDICARE COSTS?

Help with Medicare Part A and B Costs

If you have Medicare and have limited income and resources, you may qualify for the Pennsylvania Medicaid Program to pay your Medicare Part B premiums. This can save you approximately \$2,000 each year! The programs that help pay these Medicare costs are called the Medicare Savings Programs (MSPs). Pennsylvania also calls them the “buy-in” programs.

You may qualify for this help if you meet these guidelines:

	Monthly Income Limit*	Resource Limit*
Single	\$1,695	\$9,430
Married	\$2,300	\$14,130

* Income and Resource Limits are subject to change each calendar year.

Not all income and resources count toward these limits! If you have minor children in the household, higher income limits may apply and resources may not count. Depending on your income, you may be able to get help paying the Medicare Part A and B deductible and cost-sharing too.

The Medicare Savings Programs can also help people: 1) get enrolled in either Part A or Part B outside of normal enrollment periods; 2) prevent or stop a late enrollment penalty; and 3) get reimbursed for three months of premiums they paid in some situations. And, if you qualify for the Medicare Savings Programs, you automatically qualify for Extra Help with Medicare prescription drug (Part D) costs!

You can contact the PA Department of Human Services Customer Service Center at 1-877-395-8930 to get an application mailed to you. Contact PA MEDI at 1-800-783-7067 to learn more or for help applying. PA MEDI is Pennsylvania’s State Health Insurance Assistance Program, and they help people of any age who are on Medicare or starting Medicare soon.



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Help with Medicare Part D Costs

The Medicare Prescription Drug Program (Medicare Part D) covers medication, but people can still pay significant costs for this coverage and their medications. If you have limited income and resources, you may qualify for Medicare's Extra Help program. Extra Help lowers the costs of Medicare Part D premiums and medication copays. Extra Help works with any Medicare Part D plan you might have. Qualifying for Extra Help can save you thousands of dollars each year! Extra Help is also called the Low-Income Subsidy (LIS) program.

You may qualify for Extra Help if you meet these guidelines:

	Monthly Income Limit*	Resource Limit*
Single	\$1,883	\$17,220
Married	\$2,555	\$34,360

**Income and Resource Limits are subject to change each calendar year.*

Not all income and resources count toward these limits! Higher income limits may apply if you live with relatives who depend on you for at least one half of their financial support.

People who have Medicare and get *any* help from Medicaid automatically get Extra Help and do not need to meet the guidelines above. People who automatically get Extra Help get a letter about this that is on purple paper. All other Medicare beneficiaries will need to apply to the Social Security Administration (SSA) to get this help. You can call SSA at 1-800-772-1213 to get an application mailed to you or to apply over the phone. You can also apply online at <https://www.ssa.gov/medicare/part-d-extra-help>. If you waited to enroll in Part D and have a late enrollment penalty, getting Extra Help takes the penalty away!

Contact PA MEDI at 1-800-783-7067 to learn more or for help applying. PA MEDI is Pennsylvania's State Health Insurance Assistance Program, and they help people of any age who are on Medicare or starting Medicare soon.



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