



Frequently Asked Questions about Getting Extra Help Paying for Medicare Prescription Drug Coverage (also called Part D)

I've heard a lot about the Medicare Prescription Drug Coverage. Do I have to pay anything for my prescription drugs under this coverage? What if I can't afford these costs?

In 2009 you will pay an average monthly premium of around \$28 for Medicare Prescription Drug Coverage (also called Medicare Part D) and a \$295 deductible before you will get any savings. You will also have to pay part of the cost of each drug on your plan's formulary that you purchase.

However, if your income and resources (or assets) are limited, you may qualify for Extra Help in paying for these costs.

What does the term "deemed eligible" mean?

If you are "deemed eligible" it means that you will automatically qualify for a benefit even though you have not officially applied. In the case of the Medicare Prescription Drug Coverage, you will be "deemed" automatically eligible for the Extra Help if you:

- are enrolled in both Medicare and Medicaid, or
- are enrolled in Medicare and receive Supplemental Security Income, or
- are enrolled in a Medicare Savings Program, where your state pays your Medicare Part B premiums.

If you are automatically deemed eligible, you should get a letter from the Centers for Medicare & Medicaid Services telling you that you do not have to apply for this Extra Help.

How do I know if I am eligible for the Extra Help with my prescription drug costs?

In general, you may qualify for Extra Help:

- if your monthly income is \$1,353.75 or less if you are single (\$16,245 annual income) or \$1,821.25 or less if you are married and living with your spouse

(\$21,855 annual income). [Slightly higher income limits may apply if you provide at least half of the financial support for other relatives living in your household, if you have earnings from work, or if you live in Alaska or Hawaii.]

AND

- your resources or assets (such as savings accounts or investments) are less than \$12,510 if you are single or \$25,010 if you are married and living with your spouse.

How do I apply for the Extra Help with my prescription drug costs?

You have the option of applying for Extra Help using the forms and process established by the Social Security Administration (SSA) or through a process set up by your state's Medical Assistance (Medicaid) office. You can complete SSA's application form and mail it to: Social Security Administration, Wilkes-Barre Data Operations Center, P.O. Box 1020, Wilkes-Barre, PA 18767-9910. You can also apply online at www.BenefitsCheckUp.org or www.socialsecurity.gov.

Which kinds of documentation must I submit with my application form?

You do *not* need to provide copies of any documents (such as checking account statements, tax returns or paycheck stubs) as proof of eligibility for the Extra Help. Your declaration of income and resources is accepted for the Extra Help application process, which is different from documentation requirements for other federal programs. Social Security will compare your answers on the application with other federal agencies' records to confirm your information.

Is there any place I can go to talk with someone about my situation?

Yes. The Access to Benefits Coalition may have a coalition in your area that can help you make decisions and fill out your application. Visit www.AccessToBenefits.org to find out if there's a coalition where you live.

You can also call Social Security at 1-800-772-1213 or visit your local Social Security Office.

Finally, every state has a State Health Insurance Assistance Program (called SHIP, for short). You can find the telephone number by calling the Centers for Medicare & Medicaid Services at 1-800-633-4227 or the ElderCare Locator at 1-800-677-1116.

My mother does not speak English. Can she fill out the application form in her own language?

Applications for the Extra Help are available in Spanish, as well as English. In addition, instruction sheets are available in 15 different languages for side-by-side comparisons with the English version of the applications and interactions with your clients. These languages include: Arabic, Armenian, Chinese, Farsi, French, Greek, Haitian-Creole, Italian, Korean, Polish, Portuguese, Russian, Spanish, Tagalog, and Vietnamese. Answers to questions on application forms must be submitted in English, however. You can visit <http://www.socialsecurity.gov/prescriptionhelp/> to access these instruction sheets.

What happens if I do not answer every question on the application form?

Social Security will accept incomplete paper applications. (Online applications must be complete in order to be accepted.) If you submit an incomplete paper applications, Social Security will then contact you -- or the contact person you listed in the application -- by phone or in writing (if they are unable to make contact by phone) to help you complete the form. But be sure to put at least your name, Social Security number, and telephone number on the application so that they know where to contact you.

If someone calls me and says they are from the Social Security Administration, how do I know it's a legitimate call?

If someone calls you for more information necessary to complete the form, be sure this person is actually from the Social Security Administration. An SSA employee will not ask for your Social Security Number (unless the number you have given is incorrect). If you are at all suspicious about a call from someone claiming to be from SSA, hang up and call SSA at 1-800-772-1213 to find out if the call was legitimate.

What happens after I submit the application to the Social Security Administration?

After the Social Security Administration processes your application, they will do the following things:

- Send a notice telling you they received your application
- Contact you with additional questions (if application is incomplete or if income information does not match up with other federal records).
- Determine whether you are eligible for Extra Help
- Notify you about whether you are or are not eligible for the Extra Help

If the Social Security Administration says I do not qualify for the Extra Help, can I appeal?

Yes. If SSA determined that you are NOT eligible for the Extra Help, you may appeal the decision within 60 days. You can file an appeal request any SSA office in person, by mail, by fax, or by phone (1-800-772-1213).