



You might still save on your Medicare prescription drug coverage costs even if you don't automatically qualify for extra help

Getting “extra help” means Medicare will help pay your Medicare drug plan’s monthly premium, deductible and copayments.

You **automatically qualify** if you

- have both Medicare and Medicaid, or
- get help from Medicaid paying your Medicare premiums (belong to a Medicare Savings Program), or
- get Supplemental Security Income (SSI) benefits.

Your income and/or resources may have changed since last year, so you may no longer **automatically** qualify for extra help. You will get a notice in the mail by the end of September if this is true for you. If you don't get a notice, you will get the same level of extra help that you received for 2006.

The good news is, even if you get the notice, you may still be able to save on your Medicare prescription drug coverage costs. You may still qualify for extra help, but you have to apply to find out. And if you don't qualify, there are still other ways you may be able to save on drug costs.

You should **apply and qualify** for extra help if

- your yearly income is less than \$14,700 (single) or \$19,800 (married and living with your spouse), and
- your resources are less than \$11,500 (single) or \$23,000 (married and living with your spouse). Resources include your savings and stocks but not your home or car.

The above amounts are for 2006 and may change in 2007. If you live in Alaska or Hawaii, or pay at least half of the living expenses of dependent family members, income limits are higher.



How do I apply for extra help?

Applying is easy. You can do it using the web, by phone, through the mail, or in person. But apply as soon as possible to make sure that if you qualify, you get the extra help as early as January 1, 2007. There is no cost or obligation to apply.

- You can apply for extra help online through Social Security at www.socialsecurity.gov on the web. To apply by phone, get a paper application mailed to you, or make an appointment at your local Social Security office, call 1-800-772-1213. TTY users should call 1-800-325-0778.
- To apply for extra help through your State Medical Assistance (Medicaid) office, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) for their telephone number. TTY users should call 1-877-486-2048.

Remember, you can apply or reapply for extra help if your income and resources change.

What if I still don't qualify for extra help?

If you don't qualify for extra help, look at other options for lowering your prescription drug coverage costs.

- There may be other ways to get help paying for your prescription drug coverage costs. Your state may have programs that provide help paying your prescription drug costs. Contact your State Medical Assistance (Medicaid) office for more information. Call 1-800-MEDICARE or visit www.medicare.gov for their telephone number.
- There may be Medicare drug plans available in your area for 2007 with no premiums and no deductibles. Compare the plans to your current plan to see if you can save more money. When you are comparing plans, be sure the plan covers the prescriptions you take. Also see if you can continue to use your pharmacy to fill prescriptions if using your pharmacy is important to you.

New Medicare drug plans can begin advertising as of October 1. You have the opportunity to switch Medicare drug plans from November 15 through December 31 each year. Your new coverage would begin January 1 of the following year.

Enroll early. If you are switching plans, joining the new Medicare drug plan as soon as possible gives the plan time to mail you a membership card, acknowledgement letter, and welcome package before your new coverage becomes effective. This way, even if you go to the pharmacy on January 1, you can get your prescriptions filled without delay.



For more information

For information about extra help, visit www.socialsecurity.gov on the web. You also can call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

If you have questions about Medicare prescription drug coverage,

- call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- read “Medicare & You” handbook.
- visit www.medicare.gov on the web.
- call your State Health Insurance Assistance Program (SHIP) for free personalized health insurance counseling. See your “Medicare & You” handbook or call 1-800-MEDICARE for their telephone number.