

Ask the Experts...

Medicare Part D and Part B Premium Assistance

Is there a way to get help with my Medicare Part D or Part B premiums?

Yes. Extra Help and Medicare Savings Programs are available to qualified individuals.

What is Extra Help?

Extra Help is a Medicare program that helps people pay for Part D (prescription drug plan) costs. Anyone who is on Part D and meets certain income and asset guidelines should apply for this benefit.

How much income can I have and still qualify?

For individuals, the yearly income limit is \$16,335 for 2011. For a married couple, the yearly income limit is \$22,065.

What about assets?

The 2011 asset limit is \$12,640 for an individual and \$25,260 for a married couple.

Does the asset limit include my house or car?

No, the home you live in is not included in your assets. Your car is not included either.

I applied before and was denied. Should I reapply?

Yes. There have been changes. Starting in January 2010, the cash value of life insurance is no longer counted as an asset. Also, help you receive from your children or others will no longer be considered as income.

What about help with Part B premiums?

Medicare Savings Programs are available for helping people pay for Part B premiums.

What are the income and asset limits for Medicare Savings Programs?

Starting in January 2011, an individual can have up to \$14,701 in yearly income and \$6,680 in assets. A married couple can have up to \$19,858 in yearly income and \$10,020 in assets.

How can I find out more information and get help with the application?

To find out if you qualify and to get help with the application call the Elder Helpline at 1-800-963-5337 or the West Central Florida Area Agency on Aging, Inc. at 813-676-5609.

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