



## Medicare Open Enrollment

### Centers for Medicare & Medicaid Services

*Medicare's "Extra Help" program helps people with limited income pay for their prescription medications*

Making ends meet should not mean going without your medications. If you have limited income and resources, you may qualify for Extra Help to pay for some health care and prescription drug costs. Drug costs in 2015 for most people who qualify for Extra Help will be no more than \$2.65 for each generic drug and \$6.60 for each brand-name drug. The Centers for Medicare & Medicaid Services estimates that more than 2 million people with Medicare may be eligible for Extra Help, but aren't currently enrolled to take advantage of these savings. A recent law changed how your income and assets are counted:

- Life insurance policies don't count as resources
- Any help you get from relatives, friends, and others to pay for household expenses—like food, mortgage, rent, heating fuel or gas, electricity, water, and property taxes—doesn't count as income

#### **Many People Qualify and Don't Know It**

Even if you were previously turned down for Extra Help due to income or resource levels, you should reapply. If you qualify, you'll get help paying for Medicare prescription drug coverage premiums, copayments, and deductibles. To qualify, you must make less than \$17,505 a year (or \$23,595 for married couples). Even if your annual income is higher, you still may be able to get some extra help. Your resources must also be limited to \$13,440 (or \$26,860 for married couples). Resources include bank accounts, stocks, and bonds, but not your house or car.

#### **There's No Cost or Obligation to Apply**

It's easy and free to apply for "Extra Help." You or a family member, trusted counselor, or caregiver can apply online at [socialsecurity.gov/i1020](http://socialsecurity.gov/i1020) or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. All the information you give is confidential. You can also get help in your community from your State Health Insurance Assistance Program (SHIP), Area Agencies on Aging (AAA), the Aging and Disability Resource Centers (ADRC), and many tribal organizations. For information about how to contact these organizations, visit [Eldercare.gov](http://Eldercare.gov).

To learn more about Medicare prescription drug coverage, visit [Medicare.gov](http://Medicare.gov), or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

*This information prepared by the U.S. Department of Health and Human Services.*