



## 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 2018 for most people who qualify for Extra Help will be no more than \$3.35 for each generic drug and \$8.35 for each other 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 this program. The law establishes 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 can 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 \$18,090 a year (or \$24,360 for married couples). Even if your annual income is higher, you may still qualify for some extra help. Your resources must also be limited to \$13,820 (or \$27,600 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, a family member, trusted counselor, or caregiver can apply online at [socialsecurity.gov/i1020](https://www.socialsecurity.gov/i1020) or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. 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](https://www.eldercare.gov).

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

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