



TRI-VALLEY Help-line

July 2008

Tri-Valley receives many questions from area seniors, younger people with disabilities and caregivers and has created this monthly Help-line column to provide some assistance. We are also available five days a week to answer individual questions.

Extra Help with Drug Costs

Q: Can I get financial help with Medicare drug costs?

A: Yes. There are state and federal programs that can help pay for Medicare drug costs. You could save as much as \$3,600 in Medicare Part D drug expenses, plus \$1,100 in Medicare Part B doctor bills using these programs.

Social Security has a program called “Extra Help” that could save you as much as \$3,600 a year in Medicare drug plan costs. But first you must be on a Medicare drug plan. This Extra Help can lower the cost of your Medicare D monthly premium, annual deductible, and drug copayments. According to Social Security, many people qualify for these big savings—and don’t even know it.

To find out if you qualify for Extra Help, Social Security must determine your income, the value of your savings, investments, and real estate (your home does not count.) You must meet income and resource limits to qualify for Extra Help. If you have annual income of \$15,600 or less (\$21,000 for a married couple) and resources of \$11,990 or less (\$23,970 for a couple) you can get “Extra Help.”

Your income includes help you get regularly from other people for household expenses, like rent, utilities, and taxes—but not items like food stamps, housing assistance, or occasional gifts of money.

- more -

For resources, your house, car, part of the cash value of your life insurance, and burial plots do not count as a resource. But real estate other than your residence, bank accounts, stocks, bonds, IRAs and cash do count towards the resource limit.

Social Security will help you complete the application if you can't complete it yourself. You should gather your documents before applying, like bank statements, life insurance policies, tax returns, stock certificates, etc. You can get a family member or friend to help you make your application. If you don't agree with the decision made by Social Security, you have the right to appeal.

Remember: to get Extra Help, you must first apply for a Medicare drug plan. Call 1-800 MEDICARE, or go to www.Medicare.gov to get on a Medicare Part D plan. Then apply for Extra Help by calling Social Security at 1-800-722-1213 and asking for a paper application. You can also apply on the internet at www.socialsecurity.gov.

The state of Massachusetts also has a "Medicare Savings" program that can save you more than \$1,100 in Medicare Part B expenses. For that program, call 1-800-Age-Info and press "3." Ask for the SHINE representative, and ask how to apply for the Medicare Savings program. A SHINE Counselor can also help you figure out the Medicare drug plan that makes the most sense for your individual needs.

Tri-Valley continues to be ready to assist you with other questions through its free information & referral HELP-LINE at (508) 949-6640 or 1-800-286-6640. You may also access Tri-Valley by E-mail: info@tves.org or visit the agency's website at: www.trivalleyinc.org

Tri-Valley, Inc. is a private non-profit agency providing in-home and community based services in 25 Southern Worcester County towns. The agency receives funding from the Commonwealth of Massachusetts through the Executive Office of Elder Affairs and Federal financial support under the Older Americans Act furnished by the Central Massachusetts Agency on Aging and the Massachusetts Executive Office of Elder Affairs. Funds are also received from other public and private sources. All donations are welcome and memorials may be established. Marilyn L. Travinski is the executive director.

###