



TRI-VALLEY Help-line

February 2010

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.

New “Twist” in Medicare Extra Help

Q: Are there new rules for Medicare prescription drug assistance?

A: Yes. Under a new law, more Medicare beneficiaries will qualify for *Extra Help* with their Medicare prescription drug plan costs. The *Extra Help* program today helps more than 9 million senior and disabled Americans -- saving them an average of almost \$4,000 a year on their Medicare prescription drug plan costs. Effective January 1, 2010, federal changes to Medicare’s *Extra Help* program and *Medicare Savings Programs* (MSP) mean a simplified application process and greater eligibility for these important programs.

To qualify for *Extra Help*, a person must be on Medicare and have limited income and resources. The Social Security Administration enlisted rock-and-roll “Twist” star Chubby Checker to do TV and radio ads about a new ‘twist’ in the law that will allow hundreds of thousands of Americans to get *Extra Help* financially.

Anyone who has Medicare can get Medicare Part D prescription drug coverage. To qualify for *Extra Help* your *assets* must be limited to \$12,510 for an individual or \$25,010 for a married couple living together. Assets include such things as bank accounts, stocks, and bonds. Your house, your car, personal possessions, burial plots, and burial contracts don’t count as assets. Your annual *income* must be limited to \$16,245 for an individual or \$21,855 for a married couple living together. Your annual income can be higher, if you support other family members who live with you, or have earnings from work. If you have Medicare and Supplemental Security Income (SSI) or Medicare and Medicaid you automatically will get the *Extra Help*.

The new Medicare law eases the asset and income limits. It eliminates the cash value of life insurance as a countable asset, and it eliminates from countable income the assistance you get regularly from others to pay for household expenses---like as food, rent, mortgage or utilities, or property taxes.

In addition, when you apply for *Extra Help*, the same application can be used for *Medicare Savings Programs* -- state programs that provide help with other Medicare costs like Part B (doctor’s) premiums, deductibles and copayments, and Part A (hospital) premiums, deductibles and copayments.

When you apply for Medicare *Extra Help*, Social Security will automatically send your information to

Massachusetts to see if you qualify for the *Medicare Savings Programs*. Seniors with access to the internet can apply for *Extra Help* online at www.socialsecurity.gov or you can go to www.benefitscheckup.org to begin an *Extra Help* application or learn about other benefits you might be entitled to. You can also call Social Security at 1-800-772-1213 to request an application. An application for *Extra Help* does not enroll you in a Medicare prescription drug plan. You will have to enroll directly with an approved Medicare prescription drug provider for coverage. Once you qualify for *Extra Help*, you can choose a Medicare drug plan. If you don't select a plan, the federal government will do it for you. For information on any of these health-related programs, call the SHINE program in Massachusetts at 1-800-Age-Info and press "3."

People who weren't eligible before for *Extra Help* or *Medicare Savings Programs* now may be eligible for these benefits in 2010—and the new 'twist' in the law may save you thousands of dollars.

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.

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