

## Healthcare

### Medicare Savings Programs

This program will pay your Medicare Part B premium which is \$148.50 a month. Some people will pay less than the full Part B standard monthly premium amount due to the statutory hold harmless provision, which limits certain beneficiaries' increase in their Part B premium so that it cannot be greater than the increase in their Social Security benefits. In some cases, this program will also help you pay for some of your other Medicare costs such as:

- **Medicare Part B Annual Deductible and Share of Cost:** This program will pay your Medicare Part B deductible which is \$203 in 2021. It will also pay your share (20%) of the cost of services when you receive services from a Medicare provider.
- **Medicare Part A Deductibles and Co-payments:** This program will pay your Medicare Part A deductibles and co-payments when you are in the hospital or living in a skilled nursing facility.

In addition, if you enroll in a Medicare Savings Program (MSP), you will be signed up for the Extra Help program through Medicare Prescription Drug Coverage. This program helps people with limited income and resources pay for their medicines.

#### How do I apply?

To apply for the program, you can print and fill out the application form and mail it to your local office. Some states may have an online enrollment form for you to use. If your state does not have an application form, you should contact your local office to find out how to apply.

#### Frequently Asked Questions

##### Am I eligible?

You can take part in this program if you are enrolled in or meet the program requirements for Medicare and have limited income. In certain states, you must also have limited resources. Some resources such as your home, car, and certain portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines. In other states, you may not have to meet any resource limits at all.

## **What is the Medicare Advantage Special Needs Plan (SNP)?**

If you have Medicare and a Medicare Savings Program (MSP), you may want to consider getting your coverage through a Medicare Advantage Special Needs Plan (SNP). This plan may help you by managing the healthcare services you need. SNPs may also offer more benefits than what you already get from Original Medicare. In some cases, you may have no monthly premiums and/or you may pay lower co-payments. However, all SNP plans are different so check with the plans to see if you can enroll and what the plans cover. It is also important to note that SNPs are not available in every community. To find out if there is a SNP available in your area, please go to [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 (TTY).

## **What will I need?**

- Proof of Age
  - Proof of U.S. Citizenship or Qualified Alien
  - Proof of Income and Resources
  - Social Security Card
  - Medical Proof of Disability or Blindness (If Applicable)
  - Documents Showing You Meet Program Guidelines for Medicare Part A
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