



Social Security Administration



“I saved \$3,600
on drug costs!

You can too!”

Apply for extra help
with Medicare prescription
drug plan costs

www.socialsecurity.gov

A Few Minutes Of Your Time Can Save You Up To \$3,600 A Year On Prescription Drugs

Do you need help with prescription costs?

Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited income and resources also are eligible for extra help to pay for the costs—monthly premiums, annual deductibles and prescription co-payments—related to a Medicare prescription drug plan. The extra help could be worth up to \$3,600 per year. Many people qualify for these big savings and don't even know it. To find out if you qualify, Social Security will need to know your income and the value of your savings, investments and real estate (other than your home). If you are married and living with your spouse, we will need information about both of you.

To qualify for extra help you must have:

- Income limited to \$15,600 for an individual or \$21,000 for a married couple living together. Even if your annual income is higher, you still may be able to get some help. Some examples where your income may be higher are if you or your spouse:
 - Support other family members who live with you;
 - Have earnings from work; or
 - Live in Alaska or Hawaii; and
- Resources limited to \$11,990 for an individual or \$23,970 for a married couple living together. Resources include such things as bank accounts, stocks and bonds. We **do not** count your house and car as resources.



How do you apply?

If you are not getting the extra help automatically, it is easy to apply. Just complete Social Security's *Application for Help with Medicare Prescription Drug Plan Costs* (SSA-1020). Here's how:

- Apply online at www.socialsecurity.gov;
- Call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) to apply over the phone or to request that an application be mailed to you; or
- Apply at your local Social Security office.

After you apply, Social Security will review your application and send you a letter to let you know if you qualify for the extra help. Once you qualify, you can select the Medicare prescription plan of your choice. If you do not select a plan, the Centers for Medicare & Medicaid Services will do it for you. The sooner you join a plan the sooner you begin receiving benefits.

The worksheet on the back two pages can help you decide if you are eligible and will be a guide for completing the application for extra help. The worksheet is **not** an application.

You will need to:

- Identify the things you own alone, with your spouse or with someone else. You **should not** include your home, vehicles, burial plots or personal possessions.
- Review all your income.
- Gather your records in advance to save time.

www.socialsecurity.gov

Help from state agencies

State medical assistance (Medicaid) offices offer Medicare Savings Programs. These Medicare Savings Programs also help people with limited income and resources pay for their Medicare expenses. If you pay a premium for Medicare Part A, the Medicare Savings Programs may pay it for you. The help you get from the Medicare Savings Programs can save you more than \$1,100 a year. This assistance is in addition to the extra help.

If you think you might be able to get help from your state with Medicare costs, or if you are not sure, call your state medical assistance (Medicaid) office or call **1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048)**.

For more information

For more information about getting help with your prescription drug costs, visit www.socialsecurity.gov or call Social Security at **1-800-772-1213 (TTY 1-800-325-0778)**. Social Security representatives are available to help you complete your application.

To learn more about the Medicare prescription drug plans and special enrollment periods, visit www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048)**. Medicare also can tell you about agencies in your area that can help you with Medicare prescription drug plans.

Resources	Value
Bank accounts, including checking, savings and certificates of deposit	\$ _____
Stocks, bonds, savings bonds, mutual funds, individual retirement accounts (IRAs) or other investments	\$ _____
Cash at home or anywhere else	\$ _____
Life insurance policies for you (and your spouse, if married and living together)	\$ _____
<p><i>NOTE: Social Security needs to know how much money you would get if you cashed in your life insurance policies today. Check with your insurance company or agent to get the exact cash value. This probably will be less than the amount you are insured for.</i></p>	
Any real estate other than your home	\$ _____

Income	Monthly Amount
Social Security benefits	\$ _____
Railroad Retirement benefits	\$ _____
Veterans benefits	\$ _____
Other pensions or annuities	\$ _____
Alimony	\$ _____
Net rental income	\$ _____
Worker's compensation	\$ _____
Other income	\$ _____
Help from other people to pay for household expenses, such as food, mortgage or rent, heating fuel or gas, electricity, water and property taxes	\$ _____
	Annual Amount
Wages	\$ _____
Net earnings from self-employment	\$ _____



Social Security Administration
 SSA Publication No. 05-10509
 ICN 470113
 Unit of Issue - HD (one hundred)
 February 2008