



December 4, 2013

How To Get Help With Medical Costs

We are writing to let you know that you can buy Medicare Part A (hospital insurance) coverage. If you get Part A, you can sign up for Medicare Part B (medical insurance) and Medicare prescription drug coverage. In addition, your State may be able to help you with your Medicare costs.

When Can I Apply For Medicare And How Much Will It Cost?

If you stopped getting your free Part A in the last eight months, you can apply for Part A and Part B now. If you stopped getting your free Part A earlier, you can apply for Part A and Part B coverage between January and March 2014. In this case, your coverage will start in July 2014.

In 2014, the monthly cost for your Medicare Part A will be:

- \$234.00 if you worked 30 or more quarters under Social Security; or
- \$426.00 if you worked less.

In 2014, your monthly premium for Part B will be \$104.90.

You must have Medicare Part A or Part B to get Medicare prescription drug coverage.

How Can I Get Help Paying For My Medicare Part A Premiums?

If you have limited income and resources, you may be able to get help from your State to pay for your Part A premiums through the Medicare Savings Programs. To qualify, if all of your income is from earnings, your earnings usually should be:

- \$3,915 a month or less if you are single; or
- \$5,255 a month or less if you are married and living with your spouse.

The income amounts may be slightly higher in Alaska and Hawaii.

Your resources (such as money in the bank, stocks, and bonds) should not total more than \$4,000 if you are single or \$6,000 if you are married and living with your spouse.

We do **not** count your house, car, and up to \$1,500 per person for burial expenses as resources. Some States may allow you to have more income and resources.

Please call your State medical assistance (Medicaid) office to apply for the Medicare Savings Programs or get more information. You can find out how to contact your local Medicaid office at www.medicare.gov by selecting your State in the “Find someone to talk to” box on the web page. Your State Health Insurance Assistance Program (SHIP) also can help answer Medicare questions. You can find information on your local SHIP in the back of your Medicare handbook and at www.medicare.gov under “Find someone to talk to.” You also can get contact information for the Medicaid and SHIP offices by calling **1-800-MEDICARE (1-800-633-4227)**; TTY users should call 1-877-486-2048.

Can I Get Extra Help With My Medicare Prescription Drug Plan Costs?

If you have Medicare Part A and limited income and resources, you may be able to get Extra Help with your Medicare prescription drug plan costs.

To qualify, if all of your income is from earnings, your earnings usually should be less than:

- \$2,957.50 a month if you are single; or
- \$3,962.50 a month if you are married and living with your spouse.

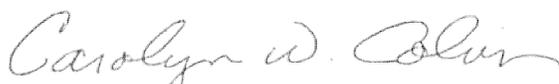
Even if your annual income is higher, you still may be able to get some help. Your income limits could be higher if you live in Alaska or Hawaii, or support other family members who live with you.

Your resources (such as money in the bank, stocks, and bonds) should not total more than \$13,300 if you are single or \$26,580 if you are married and living with your spouse.

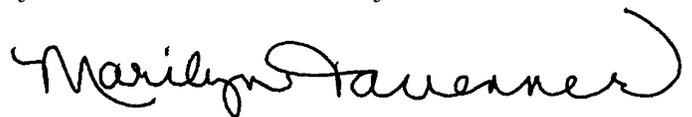
We do **not** count your house, car, life insurance policies, and up to \$1,500 per person for burial expenses as resources.

When you file your application for Extra Help, you also can start your application process for the Medicare Savings Programs. Social Security will send information to your State unless you tell us not to on your Extra Help application.

You can apply online for Extra Help or get more information at www.socialsecurity.gov/extrahelp. You can also call Social Security at **1-800-772-1213** (TTY users should call 1-800-325-0778) to apply over the phone or request an application, or you can apply at your local Social Security office.



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