COUNT-DOWN TO PART D LOW-INCOME SUBSIDY

On Friday, July 1, 2005 the Social Security Administration (SSA) and state Medicaid offices will begin accepting and processing applications for the low-income subsidy that provides extra help with premiums and cost-sharing for the new Medicare prescription drug benefit.

On May 27th SSA began sending applications to older people and people with disabilities who may meet the income and asset requirements for the “extra help.” The agency will continue mailing applications through mid-August. Starting on July 1, beneficiaries may also apply on-line at the Social Security web site, www.ssa.gov. Applications are also available by calling the SSA toll-free number, 1-800-772-1213, or by calling 1-800-Medicare. Although applications will only be available in English and in Spanish, SSA has fact sheets to assist in completing the applications in Arabic, Armenian, Chinese, Farsi, French, Greek, Haitian-Creole, Italian, Korean, Polish, Spanish, Tagalog, and Vietnamese.

Individuals and families with incomes up to 150% of the federal poverty level and countable resources up to $10,000 for an individual and $20,000 for a couple are eligible for help. The amount of help varies with income and resources. Resources such as the home in which the person lives and the person’s car are not counted toward the asset limit. Individuals who are entitled to full Medicaid coverage as well as Medicare (dual-eligibles), individuals who get Supplemental Security Income (SSI) but not Medicaid, and individuals eligible for one of the Medicare Savings Programs, QMB, SLMB, or QI, are automatically eligible for the subsidy and do not need to submit an application.

Advocates should encourage all beneficiaries who think they may be eligible for the extra help to apply. It is important for people to apply early so that they know whether they are eligible for the subsidy before they must choose and enroll in a Medicare prescription drug plan in the fall.

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