

# How to Apply

“Extra Help” is managed by the federal Social Security Administration.

## It's Easy to Apply!

Apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov)

Visit a local Social Security office or call Social Security at 1-800-772-1213

Call **SHIBA** at 1-800-247-4422

When you file an application for Extra Help, you also initiate an application for a Medicare Savings Program. Idaho Medicaid will contact you to finish the application.

## Medicare Savings Programs

are administered by the State of Idaho.

### To Apply:

Call Health and Welfare at 1-877-456-1233 for a mail-in application;

Visit a Health and Welfare office; or call 1-877-456-1233 for assistance

You may be asked to provide an ID and information verifying your income and assets when applying for this benefit.

## Remember:

The only way to know if you are eligible is to apply!

# After you Qualify

# Save Money

on your Medicare Expenses

## Using Extra Help Drug Coverage

You must have a Part D plan in order to use Extra Help. If you are not yet enrolled in a Medicare Prescription Drug Plan or a Medicare Advantage plan, you can still use Extra Help right away. Humana LI-NET will be your temporary plan until a Medicare plan starts. Have your pharmacy call 1-800-783-1307 for coverage information.

## About Senior Health Insurance Benefits Advisors (SHIBA)

SHIBA is part of a nationwide organization of Medicare State Health Insurance Programs. SHIBA supports and trains a network of local counselors who help Medicare recipients access benefits and receive the care they need.

**1-800-247-4422**  
**SHIBA.idaho.gov**



Senior Health Insurance  
Benefits Advisors

# 2016



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Apply for “Extra Help” and  
Medicare Savings Programs

# The Programs

**“Extra Help”** is a federal program that helps with Medicare Part D (prescription drug) costs. This Limited Income Subsidy:

- ☑ Eliminates most "donut hole" costs
- ☑ Reduces your plan's monthly premium, often to \$0
- ☑ Cuts the yearly deductible, often to \$0
- ☑ Greatly reduces pharmacy copays, even on expensive medications
- ☑ Allows you to change Medicare plans any month of the year. If a different plan would save you money, you can switch!

# Am I Eligible?

2016 Income and Asset Limits

*These limits are guidelines. The only way to know for sure if you qualify is to apply.*

**Updated February 2016**

Extra Help Program	Family Size	Monthly Income	Assets*	Your Subsidized Drug Plan Benefit
Extra Help Full Subsidy	Individual	\$ 1,357	\$ 8,780	Low or \$0 premium; \$0 deductible \$2.95-\$7.40 copay Most "donut hole" costs eliminated.
	Married Couple	\$ 1,823	\$ 13,930	
Extra Help Partial Subsidy	Individual	\$ 1,505	\$ 13,640	25-75% premium reduction; \$74 annual deductible; 15% copay Most "donut hole" costs eliminated.
	Married Couple	\$ 2,023	\$ 27,250	

\* Assets (resources) include money in bank accounts, stocks, bonds and real estate. Your home, one car, personal possessions, burial plot and a \$1,500 account for burial are not counted.

\*\* Married couples can choose to have their income counted under the Community Property Method. With this method one spouse might qualify as an individual for a Medicare Savings Program.

## Medicare Savings Programs are state programs that:

- ☑ Help pay some Medicare Part A and Part B costs AND
- ☑ Automatically include the package of Part D “Extra Help” prescription drug benefits (except with QDWI)
- ☑ The amount of assistance you qualify for depends on your income and assets

Medicare Savings Programs	Family Size**	Monthly Income	Assets*	Helps you with
Qualified Medicare Beneficiary (QMB)	Individual	\$ 1,010	\$ 7,280	Part A & Part B premiums, deductibles and copays Extra Help Full Subsidy
	Married Couple	\$ 1,355	\$ 10,930	
Specified Low Income Medicare Beneficiary (SLMB)	Individual	\$ 1,208	\$ 7,280	Part B premium Extra Help Full Subsidy
	Married Couple	\$ 1,622	\$ 10,930	
Qualifying Individual (QI)	Individual	\$ 1,357	\$ 7,280	Part B premium Extra Help Full Subsidy
	Married Couple	\$ 1,823	\$ 10,930	
Qualified Disabled Working Individual (QDWI)	Individual	\$ 4,045	\$ 4,000	Part A premium
	Married Couple	\$ 5,425	\$ 6,000	



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