

Financial help is available for people with limited income and resources

You may be able to get extra help to pay for your prescription drug premiums and costs. Also, if you are enrolled in a State Pharmaceutical Assistance Program (SPAP) or have other secondary prescription drug coverage, you may receive additional help to lower your costs or supplement your benefits. SPAPs are state-funded programs available in some states and provide financial assistance for prescription drugs to individuals based on qualification criteria determined by the state. Information about these types of benefits are available by contacting your state's SPAP.

If you qualify, you could get help paying for some or all of your plan's monthly premiums, annual deductible (if there is one), as well as some or all of the cost of your drug copayments. The amount of extra help will be based on your income and resources (including your savings and stocks, but not counting your home). In all, if you qualify, you could receive an average of \$3,700 in financial help per year paying for your prescription drug plan expenses*. In addition, if you qualify for a low-income subsidy (LIS), you can join our plan for 2007 coverage without having to pay a late enrollment penalty.

You qualify if you:

- Are entitled to Medicare Part A (Hospital Insurance) and/or;
- Are enrolled in Medicare Part B (Medical Insurance) and;
- Live in one of the 50 states or the District of Columbia and;
- Are single and have income and resources of less than \$14,700 and don't have prescription drug benefits through Medicaid, OR
- Are married and have income and resources of less than \$19,800 and don't have prescription drug benefits through Medicaid.

Note: These amounts are for 2007 and can change each year.

If you have more than those amounts, you still may be eligible for this extra help. Programs may vary if you live in the United States Territories (Puerto Rico, U. S. Virgin Islands, Guam and America Samoa and Northern Mariana Islands).

Certain assets will be counted to determine if you are eligible for help. The assets that will be counted include cash or property that can be converted to cash within 20 days. This includes checking accounts, savings accounts, certificates of deposit, retirement accounts (like IRAs or 401ks), stocks, bonds, mutual fund shares, promissory notes, mortgages, and life insurance policies. Property that is not counted includes your parent's primary home, burial plots, or burial agreements. Certain funds set aside for burial expenses (up to \$1,500) will also not be counted.

If you have more than those amounts, you still may be eligible for this extra help. Programs may vary if you live in the United States Territories (Puerto Rico, U. S. Virgin Islands, Guam and America Samoa and Northern Mariana Islands).

The chart below will help you see if you qualify for extra help.

Low-Income Subsidy Level	Monthly Premium	Annual Deductible	Copayments/ Coinsurance
Single: Income less than \$9,800 Couple: Income less than \$13,200	\$0	\$0	<ul style="list-style-type: none"> • \$1.00 generic • \$3.10 brand-name • no copays after \$3,850 out-of-pocket for drugs
Single: Income \$9,800 to \$13,230 Couple: Income \$13,200 to \$17,820	\$0	\$0	<ul style="list-style-type: none"> • \$2.15 generic • \$5.35 brand-name • no copays after \$3,850 out-of-pocket for drugs
Institutionalized or nursing facility	\$0	\$0	<ul style="list-style-type: none"> • No copays
Single: Income less than \$13,230 and assets less than \$6,000 Couple: Income less than \$17,820 and assets less than \$9,000	\$0	\$0	<ul style="list-style-type: none"> • \$2.15 generic • \$5.35 brand-name • no copays after \$3,850 out-of-pocket for drugs
Single: Income less than \$13,230 and assets less than \$10,000 Couple: Income less than \$17,820 and assets less than \$20,000	\$0	\$0	<ul style="list-style-type: none"> • Assigned copay or 15% of drug costs**, whichever is lower; after \$3,850 out-of-pocket for drugs • \$2.15 generic • \$5.35 brand-name
Single: Income less than \$14,700 and assets less than \$10,000 Couple: Income less than \$19,800 and assets less than \$20,000	Discounted Premium (sliding scale based on income)	\$0	<ul style="list-style-type: none"> • Assigned copay or 15% of drug costs**, whichever is lower; after \$3,850 out-of-pocket for drugs • \$2.15 generic • \$5.35 brand-name

*NOTE: These amounts are for 2007 and can change each year. Income levels may vary in Alaska and Hawaii. Contact the Social Security Administration for more information

**For the first \$50 in drug costs, assigned copay or 100% of drugs costs, whichever is lower. United States Territories (Puerto Rico, U.S. Virgin Islands, Guam, American Samoa and Northern Mariana Islands) that have low income assistance available may be different than those stated in the chart above.

To find out more, and to apply for extra help,

- Call Medicare

1-800-MEDICARE (1-800-633-4227) they are open 24 hours a day/7days a week
TTY/TDD users should call 1-877-486-2048

- or Your State Medicaid Office

- or the Social Security Administration

1-800-772-1213 between 7:00 a.m. and 7:00 p.m., Monday through Friday
TTY/TDD users should call 1-800-325-0778.

There is no penalty to apply for extra help. Keep in mind, if you applied last year and didn't qualify, you can re-apply to see if you qualify this year. If you do not qualify, you are still eligible for Medicare Part D coverage, but not for extra help.

Note: Please keep in mind, it could take up to 8 weeks for your low-income subsidy application to be processed and approved, so apply early. **Remember, applying for extra help with the Social Security Administration does not automatically enroll you in a Medicare Part D prescription drug plan. You must enroll separately with a plan provider to get prescription drug coverage.** Even if you're denied extra help, you can still enroll in a prescription drug plan.