



# Medicare Prescription Drug Coverage Extra Help with Costs

An Informational Fact Sheet



1-800-963-5337

SHINE, The Florida Department of Elder Affairs

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Medicare beneficiaries who are currently enrolled or preparing to enroll in a Medicare prescription drug plan may save on out-of-pocket costs (premiums, deductibles, and co-payments). **Extra help** is available for individuals who have limited annual incomes below \$15,600/individuals and \$21,000/couples. The table below represents the monthly income levels (based on 2008 Federal Poverty Levels) needed to become eligible for the extra help and shows the out-of-pockets costs related to each.

## Out-of-Pocket Costs for 2008

Monthly Income* and Resource Limits**	<b>Individual \$866.67</b> Res. \$ 7,790 or less <b>Couples \$ 1,166.67</b> Res. \$12,440 or less	<b>Individual \$1,170***</b> Res. \$ 7,790 or less <b>Couples \$1,575***</b> Res. \$12,440 or less	<b>Individual \$ 1,170</b> Res. \$7,791 - 11,990 <b>Couples \$ 1,575</b> Res. \$12,441 -23,970	<b>Individual \$ 1,300</b> Res. \$11,990 or less <b>Couples \$ 1,750</b> Res. \$23,970 or less
Premium	\$ - 0 -	\$ - 0 -	\$ - 0 -	\$ 0 – 25 (based on sliding scale)
Deductible (\$275 / year)	\$ - 0 -	\$ - 0 -	Up to \$ 56	Up to \$ 56
Coinsurance (up to \$4,050)	\$1.05 - 3.10 co-pay	\$2.25 - 5.60 co-pay	15% Coinsurance	15% Coinsurance
Catastrophic	\$ - 0 -	\$ - 0 -	\$2.25 – 5.60 co-pay	\$2.25 – 5.60 co-pay

\* Monthly Income (figures in bold) is based on the 2008 Federal Poverty Levels.

\*\* Resource Limits include a \$1,500 burial fund allowance. Other resources may be: bank accounts, savings, stocks, but not the home or car.

\*\*\* This column also applies to individuals without Medicaid benefits and who are enrolled in a Medicare Savings Program or receiving Supplemental Security Income (SSI) assistance.

**NOTE:** If an individual has Medicare and Medicaid and is institutionalized (nursing facility or skilled nursing facility), they will have \$ 0 out-of-pocket costs.

**TO APPLY:** Applications may be obtained by contacting the Social Security Administration at 1-800-772-1213 (TTY 1-800-325-0778); or apply online at <http://www.ssa.gov/prescriptionhelp> (information also available in Spanish). Applications are also available at local offices of the Department of Children & Families.

**ASSISTANCE:** If you have further questions about the extra help or other insurance related issues, please feel free to contact the **SHINE** (Serving Health Insurance Needs of Elders) Program by calling the Elder Helpline at **1-800-963-5337** and ask for a SHINE Counselor. Other insurance and Medicare information can be found on our website at: <http://www.floridaSHINE.org>.



LOCAL HELP FOR PEOPLE WITH MEDICARE

*Information included in this fact sheet was obtained from the Centers for Medicare & Medicaid Services and the Social Security Administration*