

Millions of People with Medicare Could Save Up To \$799 a Year, and in some cases more, in Medicare Expenses

Are you a person with Medicare who is struggling to pay your bills? If so, then you may be one of millions of people with Medicare who can save up to \$799 a year, and in some cases more, in Medicare expenses.

There are state programs that are part of medical assistance that pay Medicare premiums and may also pay Medicare deductibles and coinsurance. In fact, each year more than half of the people who can get this money never even apply. Because of this, there is a national effort underway to let people with Medicare know about these programs and to encourage them to apply.

If you answer “yes” to ALL three of the questions below, then you may qualify for The Medicare Savings Programs.

1. Do you have Medicare Part A, also known as hospital insurance?

If you are not sure, look on your red, white, and blue Medicare insurance card or call Social Security toll-free at **1-800-772-1213**. **TTY users should call 1-877-486-2048** to ask. If you must pay for Medicare Part A, but

cannot afford it, you should continue with question two because there is a program that may pay the Medicare Part A premium for you.

2. Are you an individual with a monthly income of less than \$1,068* or a couple with a monthly income of less than \$1,426*?

3. Are you an individual with resources of \$4,000 or less, or a couple with resources of \$6,000** or less?**

When you are figuring out your resources, include things like money in a checking or savings account, stocks or bonds. Do NOT include your home, a car, burial plots, up to \$1,500 in burial expenses, furniture, or the combined face value of your life insurance policy if it is \$1,500 or more.

If you have a disability and lost your Medicare because you returned to work and are eligible to purchase Medicare Part A benefits, you should also apply. To qualify, you must be an individual with a monthly income of less than \$3,189* and resources of \$4,000** or less. Or you must be a couple with a monthly income of less than \$4,249* and resources of \$6,000** or less.

*2004 rates (Income limits increase slightly each year.)

** Individual states may have more generous requirements.

It is important to apply if you think you qualify, even if you are not sure. Apply at your state medical assistance office.

Their phone number is in the blue government section of your local phone book. Or call Medicare's 24-hour helpline toll-free at **1-800-Medicare (1-800-633-4227)**. Someone there can help you find the right office in your state to help you apply. TTY users should call **1-877-486-2048**. When you call, ask about the **Medicare Savings Programs** or visit **www.medicare.gov**.