100-6104 Disbl.Bro(11x8.5)rev 11/5/02 3:28 PM Page 1

Centers for Medicare & Medicaid Services
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If you have a disability and Medicare, there are programs that are administered by your state medical assistance program that can save you money. See inside for details...

If you have a disability and Medicare, there are programs that can save you money

Follow the three steps inside to find out how

The Medicare Savings Programs

www.medicare.gov

Save More, Get More…

Step 1

Learn about programs that can put money back in your pocket.

Even with Medicare, when you have a disability you may face some big challenges when it comes to making ends meet.

There are programs that save up to $704 each year, and in some cases more, for millions of Medicare beneficiaries who have Medicare Part A and who have limited income and resources. States have programs that pay Medicare premiums and may also pay Medicare deductibles and coinsurance. They may even help pay for additional health care costs and services. These programs are administered as part of the state medical assistance program. Many people have applied for the programs and have cut bills down to size. Now, they are using the money for the things they really need like groceries, bills or prescription drugs.

But, many of the people who can get this money never even apply. Are you one of them?

Step 2

Answer "**YES**" to three important questions.

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

If you're not sure, look on your red, white and blue Medicare insurance card or call Social Security toll-free at **1-800-772-1213**. or TTY **1-877-772-7003**. 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. Is your monthly income less than $1,031* for one person or less than $1,384* for a couple?

3. Are your resources less than $4,000 for one person or $6,000 for a couple? Resources include things like money in a checking or savings account, stocks, bonds and the combined face value of your life insurance policy if it is $1,500 or more. When you are figuring out resources do NOT include a home, a car, burial plots, up to $1,500 for burial expenses or furniture. If you are a disabled individual who lost your Medicare benefits because you

*Income limits increase slightly each year.
**Individual states may have more generous requirements.

Step 2 *continued*

returned to work, and are eligible to purchase Medicare Part A, you should apply. If you have limited income and resources your state may be able to pay the premium for you. To qualify, you must be an individual with a monthly income of less than $3,078* and resources of $4,000 or less. Or you must be a couple with a monthly income of less than $4,125* and resources of $6,000 or less.

Step 3

Call to get more information.

It's very important to call if you think you qualify for any of these savings, even if you are not sure. Call Medicare's 24-hour helpline toll-free at **1-800-Medicare (1-800-633-4227)**. When you call, ask for information on the **Medicare Savings Programs** or contact your state medical assistance office or visit **www.medicare.gov.** TTY users may call **1-877-486-2048**.

Call today and ask us about the Medicare Savings Programs!

CMS CENTERS for MEDICARE & MEDICAID SERVICES

The Medicare Savings Programs

www.medicare.gov
Helping you help yourself.