

THERE IS HELP IF YOU CANNOT AFFORD MEDICARE

At least 1.2 million Medicare beneficiaries pay premiums for Medicare Part B even though they likely qualify to get it for free through a Medicare Savings Program. These programs are not always easy to find.

Medicare Savings Programs (Part A and Part B)

Depending on the program and how you qualify, an MSP could cover some or all of your premiums, deductibles, copays, or coinsurance for Medicare Part A and/or Part B.

You don't need to know which of the four MSPs you want to apply for. Go to the state [Medicaid] agency and say you need help. There's usually a single application to fill out so you can easily be slotted into the right program.

Low-Income Subsidy or Extra Help (Part D)

You automatically qualify for Extra Help if you're enrolled in any of these programs:

- Full Medicaid coverage.
- A Medicare Savings Program that helps pay for Medicare Part B premiums.
- Supplemental Security Income, or SSI.

If you don't qualify automatically, you can still apply for Extra Help through the Social Security Administration to see whether you meet the resource and income limits. People making up to about 150% of the FPL can qualify.

Medicaid

Medicaid is the government program covering health care costs for individuals with low income, certain children, pregnant people, and people with disabilities.

It's possible to have both Medicare and Medicaid at once. There are more than 12 million people eligible for both Medicare and Medicaid, according to CMS.

Depending on your state and how you qualify, Medicaid can cover some of your health care and certain Medicare costs, such as premiums, copays, coinsurance, and deductibles. If you are eligible for full Medicaid coverage, you also automatically qualify for Extra Help for Medicare Part D coverage.

You can enter your information at healthcare.gov/lower-costs to see whether you qualify based on your state's rules and start applying for coverage.

Get personalized help.

When it comes to enrollment rules and policies, it does matter where you live, very much. Here are several free resources that can help guide you through the specifics of your location:

- **Medicaid agencies.** One place to start is your state's Medicaid agency. It can help you apply for both Medicaid and MSPs since it administers both programs. And if you qualify for Medicaid or most MSPs, you automatically qualify for Extra Help, too.
- **State Health Insurance Assistance Programs.** Each state has free, unbiased Medicare counseling through a State Health Insurance Assistance Program or **SHIP**. Visit www.shiphelp.org to find yours.
- **BenefitsCheckUp.** The National Council on Aging maintains an online database of benefits programs for older adults and people with disabilities. It's not specific to Medicare — there are also programs for food, utilities, housing, and taxes. Enter your ZIP code at www.benefitscheckup.org to see what's available in your area.