



Hoosiers on Medicare may qualify for help with Medicare costs.

- Do you have Medicare Part A Hospital Insurance? (Check your Medicare card.)
- Are you a single person with monthly income not more than \$2,481 or a married couple with monthly income not more than \$3,357?
- Are your financial assets below \$9,950 for a single person or \$14,910 for a married couple?

Assets are things you own, such as checking and savings accounts, certificates of deposit, cash value of life insurance, stocks and bonds. Some things you own don't count toward the asset limit, such as your home and furnishings, your car, pre-paid funeral trusts and income-producing real estate.

If you answered "YES" to all three questions, the state may help pay for your Medicare costs.

The Medicare Savings Program is provided through Indiana's Medicaid program. Medicaid is a health care program that helps pay for medical services for people who meet specific requirements.

The Medicare Savings Program has two different levels of help. Depending on the amount of your income, the benefit you receive will be one of the two listed below.

Payment of Premiums, Deductibles and Coinsurance

If your income is not more than \$2,015 for a single person or \$2,725 for a married couple, the Medicare Savings Program will pay all of your out-of-pocket expenses for Medicare services, and also the premiums. **This could save you over \$2,000 a year.**

This is sometimes called Qualified Medicare Beneficiary or QMB.

Payment of the Premium

If your income is not more than \$2,481 for a single person or \$3,357 for a married couple, the Medicare Savings Program will pay your Part B premium. **This saves you over \$1,300 a year.**

Save hundreds or even thousands of dollars per year!

- If your Medicare Part B premium is taken out of your Social Security check each month, add this amount to your Social Security check to see if your current income is within the income limit.
- If you or your spouse has employment income or unearned income the following income disregards may help you become eligible:
 - \$20 disregard applies to unearned income (Social Security, pensions).
 - \$65 disregard applies to earned income for individuals who are working.

One-half of the remaining earned income is disregarded in the eligibility calculations.

If you think you may be eligible, don't delay.

Apply now. It's worth it!

You can join thousands of other Hoosiers who have put money back in their pockets through the Medicare Savings Program.

For more information, call toll-free at 800-452-4800 or 800-986-3505.

How do I apply?

When you apply for the Medicare Part D Extra Help through the Social Security Administration, you can apply for the Medicare Savings Program on the same application. Social Security will send your information to the state unless you tell them not to.

For more information about applying for Medicaid, visit our website at www.IN.gov/fssa/dfr.

Questions?

For information about the Medicare Savings Program, call:

- Your Area Agency on Aging at 800-986-3505, or
- The State Health Insurance Assistance Program at 800-452-4800 or TDD: 866-846-0139. SHIP can also answer your questions about Medicare.



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