



Tips on Applying for Extra Help with Medicare Drug Costs

Between May and August 2005, millions of people with Medicare who have limited incomes will receive an application from the Social Security Administration (SSA) about extra help paying for prescription drugs. You can also get this application at your local Social Security office. This extra help will make it much easier for you to pay for your medications when Medicare's new drug benefit begins in January 2006.

If you have **Medicaid** or a **Medicare Savings Program** (QMB, SLMB or QI-1), or if you receive **Supplemental Security Income (SSI)** **do not fill out this application**. You automatically qualify for extra help.

You can have someone help you fill out the application

- Ask a friend, family member or counselor to help you.
- Call the Social Security Administration at 800-772-1213 (www.ssa.gov).
- Call your State Health Insurance Assistance Program (SHIP); call 800-MEDICARE for the number.

Before you fill out the application you should know that...

1. **You do not have to submit documents** proving your income and assets with your application. But you will need to gather your financial records to fill out the application, including statements from your bank, employer payroll, life insurance policy, investments, stocks, tax returns, and pension letters. Answer the questions to the best of your knowledge. It's easy and you could save a lot of money. Your income and assets will be safe.
2. If you are married and live with your spouse, you must provide your spouse's income and assets even if only one of you is applying for the extra help
3. Answer the questions as a single person if you:
 - Are married but live separately from your spouse
 - Have a domestic partner
 - Were married in a common law marriage
 - Were married in a state that recognizes same-sex marriages
4. If you and your spouse are both applying, you can apply on the same form.
5. **Use an original application.** Using a photocopy or an application printed from the internet will delay processing of your application.

Tips on answering questions on SSA's print application for extra help

- Question 3:** It may be easier to answer this question by filling out the form on questions 4 and 5 first. If your assets are somewhat higher than \$11,500 (\$23,000 for couples), or if you don't know how high they are, check "not sure" and complete the rest of the application. You might still qualify if you counted resources that should not be counted.
- Question 4:** You do not need to include the value of your home or car. Also, "any other cash at home or anywhere else" means any cash you are saving but that is not in a bank or other financial institution.
- Question 5:** If you have a life insurance policy, call the company to find out its cash value.
- Question 6:** Answer "yes" for you and your spouse if some of your savings will be used for burial expenses. Answering "no" lowers your asset limit for qualifying for extra help.
- Question 7:** Do not count farmland next to your primary residence or vehicles on that property.
- Question 8:** If you support relatives who live with you (such as grandchildren), make sure you check the appropriate number here. It could make you eligible for more help.
- Question 9:** Do not include income you get from a job, interest from any investments, public assistance, medical reimbursements or foster care payments here.
- Question 11:** If you say "yes," as much as \$197 of the amount you enter will be counted (\$?? for couples). You do not need to show proof.
- Question 12-16:** If you or your spouse (if you live together) have **not** worked in the last two years skip these questions. (Only about half of the income in this section—earned income—will be counted.)
- Question 12:** You should include pre-tax wages from work and earnings from self-employment.
- Question 14:** If you experienced a net loss, only answer "yes" here if you lost more money this year than you have in each of the past two years.
- Question 16:** You should check "yes" here if you or your spouse work and have a disability, and you have to pay for things (like a wheelchair or modifications to your car) in order to work.
- Signatures:** By signing, you agree that you answered the questions as best you could and that it is okay for the government to check your answers with its records. Sign the application (or have the person assisting you sign Section B) and mail it as soon as you complete it using the enclosed envelope.

Enroll in a Medicare drug plan. When you get a notice that you qualify for extra help, visit www.medicare.gov or by call 800-MEDICARE to compare plans in your area. Then enroll in the Medicare drug plan that best meets your needs between November 15, 2005 and May 15, 2006.