

Are you worried about paying for **Medicare Part D?** Help is available!

What is Medicare Part D?

- Part D is a new **prescription drug benefit** available to people with Medicare as of January 1, 2006.
- Enrollment will take place from November 15, 2005 through May 15, 2006.
- People with Medicare will compare various prescription drug plans, and join the plan that best meets their needs.
- For more information about the Medicare Part D prescription drug benefit, contact
 - SeniorLAW at (414) 278-1222
 - Medicare: 1-800-MEDICARE or www.medicare.gov

How much does Part D cost?

- Most people will pay about \$32.00 per month, an annual deductible of \$250, and other out-of-pocket costs, up to \$3,600 per year.

Who can get help with these costs?

- People who receive both Medicare and Medicaid
- People with Medicare who qualify for a **Medicare Savings Program** which helps them pay for Medicare costs (**QMB** and **SLMB** programs)
- Other people with Medicare who have **limited income and few resources**
- What are the income and resource limits?
 - Income must be under 150% of the Federal Poverty Level, or
 - **Under \$14,355** for a single person (or \$1,197 per month), or
 - **Under \$19,245** (\$1,604 per month) if you are married and living with your spouse.

- Fewer than \$11,500 in resources for an individual (\$23,000 for a married couple living together)
 - Resources include savings and stocks, but not the home you live in, your car(s), or personal belongings.
 - These amounts include \$1,500 per person to be used for burial/funeral expenses.

What kind of help can I get?

- The amount of help you will receive **depends on your income and assets**.
- The extra help can **reduce or eliminate** your monthly premium, annual deductible, and other out-of-pocket costs.

How can I get the extra help?

- Some people will receive this assistance automatically.
 - People who receive both **Medicare and Medicaid**
 - People in **Medicare Savings Programs** like QMB and SLMB.
- **All other people with Medicare will need to apply in order to receive the extra help.** If you didn't receive an application in the mail, or if you aren't sure, you can
 - Visit your local **Social Security Administration** office
 - Apply online at www.ssa.gov
 - Call 1-800-772-1213 to request an application
- Applying for the extra help is just the first step – **you still must select and enroll in a prescription drug plan** between November 15, 2005 and May 15, 2006.
- Remember that **even if you receive the extra help automatically, you should select and enroll in a prescription drug plan.** [Certain people can be automatically enrolled in a drug plan if they don't choose one on their own, but it's better to select the plan which is best for you.]
- If you apply for and receive the extra help and you do not choose a prescription drug plan, Medicare will enroll you in a plan. It is important to **enroll before January 1, 2006**, however, if you want to receive coverage at the earliest possible date.

THIS BROCHURE IS NOT INTENDED TO COVER ALL ASPECTS OF THE PART D PRESCRIPTION DRUG BENEFIT. FOR DETAILED INFORMATION ABOUT PART D, PLEASE VISIT www.seniorlaw.org, www.wismedrx.org, or www.medicare.gov.

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