



Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, Maryland 21244-1850

CMS Pub. No. 10126
March 2006



You could save up to \$1,062 a year in Medicare expenses. See inside for details...

You could
save up to
\$1,062
a year, and in
some cases more, in
Medicare expenses.

Follow the three steps
inside to find out how.



Step 1

Learn about state programs that can help pay your Medicare costs

You may be able to get help paying for your Medicare Part A and/or Part B premiums. Your state may have a program that may save you up to \$1,062 in premium payments each year, and in some cases more, in other Medicare expenses. Millions of people who have Medicare Part A and limited income and resources are eligible if they apply and qualify.

Note: If you have a disability and lost your Medicare because you returned to work, and are eligible to purchase Medicare Part A benefits, you should also apply.

If you qualify for one of these programs, you automatically qualify for extra help to pay new Medicare prescription drug coverage costs if you join a Medicare drug plan.

* Income limits increase slightly each year and are higher in Alaska and Hawaii.

** Individual states may have higher limits.

Step 2

Answer “YES” to three important questions

If you can answer “yes” to each of the following questions, you should apply!

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

If you are not sure, look on your red, white, and blue Medicare insurance card. Or, call Social Security toll-free at 1-800-772-1213. TTY users should call 1-800-325-0778.

2. Are you an individual with a monthly income of less than \$1,123* or a couple with a monthly income of less than \$1,505*?

3. Are you an individual with resources of \$4,000** or less or a couple with resources of \$6,000** or less?

Resources include money in a checking or savings account, stocks, bonds, and the value of your life insurance policy if it's \$1,500 or more. When you are figuring out your resources, don't include your home, car, burial plot, up to \$1,500 for burial expenses, or furniture.

Step 3

Call to get more information

It's very important to call if you think you could qualify for savings, even if you aren't sure.

Call 1-800-MEDICARE (1-800-633-4227). When you call, ask for information about getting help paying for your Medicare premiums. TTY users should call 1-877-486-2048. Or look at www.medicare.gov on the web. They will help you connect to your nearest State Medical Assistance office.

Call today and ask about getting help paying for your Medicare premiums!