

# Getting Extra Help With Medicare Prescription Drug Plan Costs Information For American Indians And Alaska Natives

2011



Social Security and the *Centers for Medicare & Medicaid Services* are working together to get you Extra Help with your Medicare prescription drug plan costs. If you have limited resources and income, you may qualify for Extra Help with the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan.

By filing an *Application for Extra Help with Medicare Prescription Drug Plan Costs* (Form SSA-1020), Social Security will determine if you are eligible for the Extra Help. Social Security will need to know the value of your savings, investments, real estate (other than your home), and your income. Most of the questions on the application deal with resources and income. Social Security will not initially ask for documentation to support the information you provide, but will match your information with data available from other Federal agencies.

## What is the resource limit?

To qualify for Extra Help, your resources must be limited to \$12,640 for an individual (\$25,260 for a married couple living together). Resources include the value of the things you own. Some examples are:

- Real estate (other than your primary residence);
- Bank accounts, including checking, savings, and certificates of deposit;
- Stocks;
- Bonds, including U.S. Savings Bonds;
- Mutual funds;
- Individual Retirement Accounts (IRAs); or
- Cash at home or anywhere else.

## What does not count as a resource?

### Social Security will not count:

- Your primary residence;
- Your personal possessions;
- Your vehicle(s);
- Resources you could not easily convert to cash, such as jewelry or home furnishings;
- Property you need for self-support, such as rental property or land you use to grow produce for home consumption;
- Non-business property essential to your self-support;
- Life insurance policies;
- Burial expenses;
- Interest earned on money you plan to use for burial expenses;
- Certain distributions received by an Alaska Native from an Alaska Native Regional and Village Corporation;
- Land held in trust by the United States for an individual Indian or Tribe;
- Funds held in trust by the Secretary of the Interior for an Indian Tribe and distributed per capita to members of the Tribe;
- Certain other money you are holding is not counted for nine months, such as:
  - Retroactive Social Security or Supplemental Security Income (SSI) payments;
  - Housing assistance;
  - Tax advances and refunds related to earned income tax credits and child tax credits;
  - Economic recovery payments;
  - Compensation you receive as a crime victim; and
  - Relocation assistance from a State or local government.

You should contact Social Security for other resource exclusions.

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## What is the income limit?

To qualify for Extra Help, your annual income must be limited to \$16,335 for an individual (\$22,065 for a married couple living together). Even if your annual income is higher, you still may be able to get some help. Some examples where your income may be higher include if you or your spouse:

- Support other family members who live with you;
- Have earnings from work; or
- Live in Alaska or Hawaii.

## What does not count as income?

Not all cash payments count as income. For example, **Social Security will not count:**

- Food stamp assistance;
- Housing assistance;
- Home energy assistance;
- Medical treatment and drugs;
- Disaster assistance;
- Earned income tax credit payments;
- Assistance from others to pay your household expenses;
- Victim's compensation payments;
- Scholarships and education grants;
- Funds held in trust by the Secretary of the Interior for an Indian Tribe and distributed per capita to members of the Tribe;
- Certain distributions received by an Alaska Native from an Alaska Native Regional and Village Corporation;
- Up to \$2,000 per year received by an Indian that is derived from individual interests in trusts or restricted lands; and
- Payments to members of specific Indian Tribes as provided by Federal legislation.

You should contact Social Security for other income exclusions.

## What if I do not have all of the information?

Even if you do not have all of your information or cannot find the documents, you should file for Extra Help if you think you will be eligible. We will work with you to explain the information we need.

## How do I apply?

If you are not getting the Extra Help automatically, it is easy to apply. Just complete Social Security's *Application for Extra Help with Medicare Prescription Drug Plan Costs* (Form SSA-1020). Here's how:

- Apply online at [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp);
- Call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) to apply over the phone or request that an application be mailed to you; or
- Apply at your local Social Security office.

## Can State agencies help with my Medicare costs?

When you file your application for Extra Help, you also can start your application process for the Medicare Savings Programs—State programs that provide help with other Medicare costs. Social Security will send information to your State unless you tell us not to on the Extra Help application. Your State will contact you to help you apply for a Medicare Savings Program.

## How can I get more information?

For more information about getting Extra Help with your Medicare prescription drug plan costs, visit [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp) or call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**). Social Security representatives are available to help you complete your application.

If you need information about Medicare Savings Programs, Medicare prescription drug plans, how to enroll in a plan, or to request a copy of the *Medicare & You* handbook, please visit [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048)**. When you call, you can request information about how to contact your State Health Insurance Assistance Program (SHIP). Your SHIP can help you with your Medicare prescription drug plans. You also can find your local SHIP contact information in your Medicare handbook or obtain the information online at [www.medicare.gov/contacts/organization-search-criteria.aspx](http://www.medicare.gov/contacts/organization-search-criteria.aspx).