

WV SHIP is part of the West Virginia Bureau of Senior Services and is administered by the Administration for Community Living and endorsed by the U.S. Centers for Medicare & Medicaid Services.

West Virginia SHIP is part of a national network of state health insurance assistance programs.



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West Virginia SHIP Program  
West Virginia Bureau of Senior Services  
State Capitol, 1900 Kanawha Blvd. E.  
Charleston, WV 25305

DO YOU  
HAVE  
DIFFICULTY  
PAYING YOUR  
MEDICARE  
COSTS?

CALL



1-877-987-4463

[www.wvship.org](http://www.wvship.org)



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## HOW CAN I GET HELP?

There are four programs to assist you with out-of-pocket costs that Medicare does not pay. The programs may pay your monthly Medicare premium and deductibles and coinsurances. You may also be eligible for help with your prescription drug costs.

Part A – Medicare Hospital Insurance  
 Part B – Medicare Medical Insurance  
 Premium – The amount you pay for your Medical Insurance. The premium is generally deducted from your monthly Social Security check.  
 Deductible – The amount you pay (\$1,288 for Part A and \$166 for Part B in 2016) before Medicare pays for services.  
 Coinsurance – The percent of the Medicare-approved amount that you have to pay after you pay the Part A or Part B deductible (coinsurance is usually 20% for Part B).  
 Part D – Prescription Coverage

## PROGRAMS TO HELP YOU

## MONTHLY INCOME LIMITS

## PAYS

<p><b>PROGRAM 1*</b> (ALSO KNOWN AS QMB)</p> <p><i>*(INCOME AMOUNTS FOR PROGRAMS 1, 2 AND 3 DO NOT INCLUDE A \$20 DISREGARD.)</i></p>	<p>\$ 990 individual \$1,335 couple</p>	<p>Part A Deductible of \$1,288 Part A Coinsurance Part B Deductible of \$166 Part B Coinsurance Part B Monthly Premium</p>
<p><b>PROGRAM 2*</b> (ALSO KNOWN AS SLMB)</p>	<p>\$1,188 individual \$1,602 couple</p>	<p>Part B Monthly Premium</p>
<p><b>PROGRAM 3*</b> (ALSO KNOWN AS QL-1)</p>	<p>\$1,337 individual \$1,803 couple</p>	<p>Part B Monthly Premium</p>
<p><b>PROGRAM 4</b> (ALSO KNOWN AS PART D EXTRA HELP)</p>	<p>\$1,485 individual \$2,002.50 couple</p>	<p>Up to \$4,850 per year on your Part D prescriptions</p>

For Programs 1, 2, and 3, your assets cannot be more than \$7,280 for an individual or \$10,930 for a couple. For Program 4, your assets cannot be more than \$13,640 for an individual or \$27,250 for a couple. Assets may include: Cash · Bank Accounts (such as savings and checking) · Stocks, Bonds, Annuities & CDs · Trusts · Some Life Insurance Policies · Real & Personal Property (other than home & automobile).

For more information, call the Medicare Helpline toll-free at 1-877-987-4463.