

DO YOU
HAVE
DIFFICULTY
PAYING YOUR
MEDICARE
COSTS?

CALL

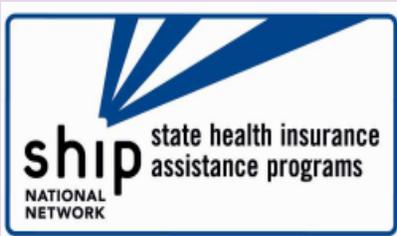


1-877-987-4463

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

WV SHIP is part of the
West Virginia
Bureau of Senior Services
and receives financial assistance
from the U.S. Centers for
Medicare & Medicaid Services,
the federal Medicare agency.

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



5/08

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 (\$96.40 in 2008) for your Medical Insurance. The premium is generally deducted from your monthly Social Security check.

Deductible – The amount you pay (\$1,024 for Part A and \$135 for Part B in 2008) 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

PROGRAM 1 (ALSO KNOWN AS QMB)	\$ 867 individual \$1,167 couple	Part A Deductible of \$1,024 Part A Coinsurance Part B Deductible of \$135 Part B Coinsurance Part B Monthly Premium of \$96.40
PROGRAM 2 (ALSO KNOWN AS SLMB)	\$1,040 individual \$1,400 couple	Part B Monthly Premium of \$96.40
PROGRAM 3 (ALSO KNOWN AS QI-1)	\$1,150 individual \$1,575 couple	Part B Monthly Premium of \$96.40
PROGRAM 4 (ALSO KNOWN AS PART D EXTRA HELP)	\$1,300 individual \$1,750 couple	Up to \$3,600 per year on your Part D prescriptions

For Programs 1, 2, and 3, your assets cannot be more than \$4,000 for an individual or \$6,000 for a couple. For Program 4, your assets cannot be more than \$11,900 for an individual or \$23,970 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 Call Center toll-free at 1-877-987-4463.