

DO YOU
HAVE
DIFFICULTY
PAYING YOUR
MEDICARE
COSTS?

CALL



1-877-987-4463

www.wvship.org

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.



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 (\$115.40 in 2011) for your Medical Insurance. The premium is generally deducted from your monthly Social Security check.

Deductible – The amount you pay (\$1,132 for Part A and \$162 for Part B in 2011) 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)	\$ 907 individual \$1,225 couple	Part A Deductible of \$1,132 Part A Coinsurance Part B Deductible of \$162 Part B Coinsurance Part B Monthly Premium of \$115.40
PROGRAM 2 (ALSO KNOWN AS SLMB)	\$1,089 individual \$1,471 couple	Part B Monthly Premium of \$115.40
PROGRAM 3 (ALSO KNOWN AS QI-1)	\$1,225 individual \$1,654 couple	Part B Monthly Premium of \$115.40
PROGRAM 4 (ALSO KNOWN AS PART D EXTRA HELP)	\$1,361 individual \$1,838 couple	Up to \$4,000 per year on your Part D prescriptions

For Programs 1, 2, and 3, your assets cannot be more than \$6,680 for an individual or \$10,020 for a couple. For Program 4, your assets cannot be more than \$12,640 for an individual or \$25,260 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.