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.

ship state health insurance assistance programs
NATIONAL NETWORK

To report Medicare fraud and abuse, contact West Virginia Senior Medicare Patrol. 1-800-799-4638

2/14

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

West Virginia ship

1-877-987-4463

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 ($104.90 in 2014) for your Medical Insurance. The premium is generally deducted from your monthly Social Security check.
Deductible – The amount you pay ($1,216 for Part A and $147 for Part B in 2014) 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) *(Income amounts for Programs 1, 2 and 3 do not include a $20 disregard.)	$ 973 individual $1,311 couple	Part A Deductible of $1,216 Part A Coinsurance Part B Deductible of $147 Part B Coinsurance Part B Monthly Premium of $104.90
Program 2* (also known as SLMB)	$1,167 individual $1,573 couple	Part B Monthly Premium of $104.90
Program 3* (also known as QI-1)	$1,313 individual $1,770 couple	Part B Monthly Premium of $104.90
Program 4 (also known as Part D Extra Help)	$1,458.75 individual $1,966.25 couple	Up to $4,550 per year on your Part D prescriptions

For Programs 1, 2, and 3, your assets cannot be more than $7,160 for an individual or $10,750 for a couple. **For Program 4**, your assets cannot be more than $13,440 for an individual or $26,860 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.