



**Changes in the law could  
make more people eligible  
for Extra Help in 2010**

**What you need to know**

# Easier to qualify for Extra Help in 2010

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- **New law goes into effect  
January 1, 2010**
- **Some things will no longer  
count as resources or income**
- **More Medicare  
beneficiaries may  
qualify for Extra Help**



# Resources and Income — Changes for 2010

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- Life insurance will no longer count as a resource
- Help received from someone else to pay for household expenses will no longer count as income. Examples:
  - Food
  - Mortgage payment or rent
  - Utilities – heating fuel or gas, electricity, water
  - Property taxes



# What are the limits to qualify for Extra Help?

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**For 2009:**

- **Resources limited to \$12,510 for individuals, \$25,010 for married couples living together**
- **Income limited to \$18,690 for individuals, \$25,140 for married couples living together**
- **These limits may change in 2010**



# Should you apply now?

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- If your current total resources & income are below eligibility limits:  
Apply now
- If your current total resources & income are above eligibility limits because of life insurance and household assistance: Apply on or after January 1, 2010

# Why wait to apply?

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- If life insurance or household assistance puts you over eligibility limits, you will not qualify until the new law is effective
- If you are over the 2009 eligibility limits and apply before January 1, 2010, you will be denied and will have to apply again





# What else does the new law say?

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- **Beginning January 1, 2010, when you apply for Extra Help, it can start the application process for the Medicare Savings Programs (MSP)**
- **Social Security will send your information to your state unless you tell us not to on the Extra Help application**
- **Your state will contact you to help you complete the MSP application**

# Advantages of the Medicare Savings Programs

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- **Help pay for Medicare Part B (medical insurance) premiums**
  - **For some, it may help pay for Part A (hospital insurance) premiums, and Part A & Part B deductibles and co-payments**





# How do I apply for Extra Help?

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- Complete the *Application for Extra Help with Prescription Drug Plan Costs (SSA-1020)*
  - Apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov)
  - Call Social Security to apply over the phone or request an application at 1-800-772-1213 (TTY 1-800-325-0778)
  - Apply at your local Social Security office
- Social Security will review your application and send you a letter to let you know if you qualify



# Why apply online?

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- **Step-by-step help screens guide you through questions**
- **Apply from any computer at your own pace**
- **Start and stop at any time—return later to finish**
- **A relative, friend or caregiver can help**
- **Online application is secure**



# Choosing a Medicare prescription drug plan

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- You can choose a plan, regardless of whether you qualify for Extra Help
- If you qualify for Extra Help and do not select a plan, the *Centers for Medicare & Medicaid Services* will select one for you
- If you prefer another plan, you can change plans
- The sooner you join a plan, the sooner you receive benefits

# Need more information about Extra Help?

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Visit [www.socialsecurity.gov](http://www.socialsecurity.gov)

or

Call Social Security at 1-800-772-1213  
(TTY 1-800-325-0778)





# Need more information about Medicare?

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For information on Medicare Savings Programs, enrolling in specific drug plan, or to get the *Medicare & You, 2009* handbook:

Visit [www.medicare.gov](http://www.medicare.gov)

or

Call 1-800-MEDICARE  
(1-800-633-4227, TTY 1-877-486-2048)



# Questions?

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[www.socialsecurity.gov](http://www.socialsecurity.gov)

