



# Getting Help with Medicare Costs

Information for American Indians and Alaskan Natives

Health care can be expensive. If you have Medicare and have trouble paying for your health care and prescriptions, you may be able to get help from one or two programs.

## Two Programs That Can Save You Money

### Extra Help with Prescription Medications

Extra Help helps you pay for your Medicare Part D (prescription drug) costs. If you get Extra Help, you will have either no or a reduced premium for your drug plan, and will pay between \$0–\$8.95 for your medicine at the pharmacy. Extra Help is sometimes called LIS, which stands for the Part D Low-Income Subsidy.

To get Extra Help in Alaska in 2020, you must meet the following guidelines\*:

Individual Income (Monthly)	Married Couple Income (Monthly)	Individual Resources	Married Couple Resources
\$2,014 or less	\$2,714 or less	\$14,610 or less	\$29,160 or less

The application is online at [www.benefitscheckup.org/alaska](http://www.benefitscheckup.org/alaska) or call (907) 269-3680.

Note: If you have Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (except QDWI), you do not have to apply for Extra Help. You will get it automatically.

### Help paying your Medicare Premium (Medicare Savings Programs)

The Medicare Savings Program helps you by paying your Part B premium. In Alaska, the Division of Public Assistance calls this SLMB. If you do not qualify for full Medicaid benefits, this is a valuable program.

In Alaska, if you have both Medicare and Medicaid, Medicaid will help pay for your Parts A and B annual deductible, Part B premium, and other copayments you may have at the doctor or hospital.

In Alaska, you may be able to get help if you meet the following guidelines:

Individual Income (Monthly)	Married Couple Income (Monthly)	Individual Resources	Married Couple Resources
\$1,814 or less	\$2,445 or less	\$7,860 or less	\$11,800 or less

The application is the "Application for Services" through Public Assistance.

<http://dpaweb.hss.state.ak.us/e-forms/pdf/Gen50c.pdf>

## Where to Get Help

Every state has its own State Health Insurance Assistance Program (SHIP). SHIPs are sometimes called different names in different states. In Alaska, your SHIP is part of the Division of Senior and Disabilities in the Alaska Department of Health and Social Services. It is called the Medicare Information Office.

This office provides free information and assistance to people with Medicare and their families. You can ask a counselor if you qualify for Extra Help or the Medicare Savings Programs. Even if you cannot get help from these programs, your SHIP may be able to help you select a prescription drug or health plan that can save you money.

Contact Alaska's Medicare Information Office

In Anchorage: 907-269-3680

Toll-free within Alaska: 1-800-478-6065

TTY: 800-770-8973

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

[hss.medicare@alaska.gov](mailto:hss.medicare@alaska.gov)

### What counts as income and resources?

Income includes earnings, Social Security payments, pension payments, and cash assistance.

Income does not include food, housing, or home energy assistance; up to \$2,000 per year received by an Alaska Native/American Indian that is derived from individual interests in trusts or restricted lands; or payments to members of specific Indian Tribes as provided by Federal legislation.

Resources are things like money in a checking or savings account, retirement account, stocks, bonds, or real estate other than your primary residence.

Resources do not include things like your house, car, furniture, clothing, household items, land held in trust for an individual or Tribe, or funds held in trust by the Secretary of the Interior for an Indian Tribe and distributed per capita to members of the Tribe.



*The National Council on Aging's Center for Benefits Access helps community-based organizations find and enroll seniors and younger adults with disabilities with limited means into benefits programs for which they are eligible, so they can remain healthy, secure, and independent. The center develops and shares tools, resources, best practices, and strategies for benefits outreach and enrollment. Learn more at [ncoa.org/CenterforBenefits](http://ncoa.org/CenterforBenefits).*