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State Health Insurance Assistance Program (SHIP) 800-452-4800

**Money Saving Programs for People with Medicare**

Do you know there are money saving programs available to help Medicare beneficiaries? Listed below are three programs available in Indiana. If you have questions about eligibility or need assistance with filing an application call **SHIP at 800-452-4800**.

**Medicare Savings Program (MSP)\*\*\***

**What can MSP pay for?**

* Part B Premium: $144.60
* Part A Premium(If you have worked less than 10 years and must pay a premium)
* Part B Deductible: $198
* Part A Hospital Deductible: $1408/ benefit period
* Copayments for services (doctor, hospital, skilled nursing facility, etc.)

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| --- | --- | --- | --- |
| **Who is eligible?** | | **Income\*** | **Assets\*** |
| **Qualified Medicare Beneficiary** | **Single** | **$1,615** | **$7,860** |
| **Couple** | **$2,175** | **$11,800** |
| **Specified Low-income Beneficiary\*\*** | **Single** | **$1,828** | **$7,860** |
| **Couple** | **$2,463** | **$11,800** |
| **Qualified Individual\*\*** | **Single** | **$1,988** | **$7,860** |
| **Couple** | **$2,678** | **$11,800** |

*\*$65 plus half your income from active employment does NOT count toward total income.*

*\* Assets include resources such as checking and savings accounts, certificates of deposit, cash value of life insurance, stocks and bonds. Some things you own do not count towards your asset limit, such as your home and furnishings, your car, burial plots, and at least $1,500 in life insurance.*

*\*\* SLMB and QI only assist with Part B Premiums*

*\*\*\*Approval for any of these programs makes you automatically eligible for full benefit Extra Help.*

**How do you apply?**

* Applications are available at:
  + a Local Enrollment Center (call Indiana SHIP Office at 1 (800) 452-4800 for locations)
  + Your local Division of Family Resources office
* Applications are processed by the Division of Family Resources

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**Extra Help**

**What does Extra Help assist with?**

* Monthly Part D premiums
* Annual deductible
* Reduces co-pays for prescriptions
* No Coverage Gap/Donut Hole
* No late enrollment penalties
* Automatic Special Enrollment Period for selecting Part D coverage (can change once/quarter)

**Who is eligible?**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **Income** | **Assets** |
| **Full Subsidy** | **Single** | **$1,456** | **$9,360** |
| **Couple** | **$1,960** | **$14,800** |
| **Partial Subsidy** | **Single** | **$1,615** | **$14,610** |
| **Couple** | **$2,175** | **$29,160** |

*\* Assets include resources such as checking and savings accounts, certificates of deposit, cash value of life insurance, stocks and bonds. Some things you own do not count towards your asset limit, such as your home and furnishings, your car, burial plots, and, at least $1,500 in life insurance.*

**How do you apply?**

* Contact SHIP at 800-452-4800.
* Apply online at https://secure.ssa.gov/i1020/start (fastest way to apply)
* Request an application from the Social Security Office

**Hoosier Rx**

Indiana’s State Pharmaceutical Assistance Program (SPAP), Hoosier Rx, can help pay the monthly Part D premium, up to $70 per month, for members enrolled in a Medicare Part D Plan working with Hoosier Rx. To apply for Hoosier Rx, call 1-866-267-4679 or SHIP 1-800-452-4800.

**To be eligible for Hoosier Rx you must……**

* Be an Indiana resident, 65 years old or older.
* Have a yearly income of $19,380 or less for a single person, or $26,112 or less for a married couple living together. Assets are not considered.
* Have applied for the “Medicare Extra Help” through Social Security to pay for your Medicare Part D plan, and received either a “Notice of Award” or “Notice of Denial” from Social Security.

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**Indiana SHIP**

**800-452-4800**

