



Taking Care of Medical Costs

We are writing to let you know about two ways you can get health insurance. You can pick which way is best for you.

1. You can buy Medicare Part A (Hospital Insurance). If you get Part A, you can sign up for Medicare Part B (Medical Insurance). If you have Part A and Part B, you can join Medicare Part C (Medicare Advantage) to get your Medicare benefits. Most Medicare Advantage Plans include extra benefits like vision and dental, and most include Medicare Part D (prescription drug coverage). If you have either Part A or Part B, you can then sign up for Medicare Part D. Your State may be able to help pay your Medicare costs.
2. You can buy health insurance coverage through the Health Insurance Marketplace. You may be eligible for programs to help pay for this coverage.

The rest of this letter tells you more about how to sign up for health insurance and get help paying for its costs.

When Can I Apply for Medicare?

You can apply for Medicare Part A and Part B now if your free Part A stopped in the last eight months. If your free Part A stopped more than 8 months ago, you can apply for Part A and Part B between January and March 2018. If you apply during this period, your coverage will start in July 2018. If you enroll in Part B later, it may cause gaps in your coverage and late enrollment penalties.

How Much Does Medicare Cost?

In 2018, the monthly cost for your Medicare Part A will be:

- \$232.00 if you worked 30 or more quarters under Social Security; or
- \$422.00 if you worked fewer than 30 quarters under Social Security.

In 2018, the monthly premium for Medicare Part B will be \$134.00 .

Can I Get Help Paying For My Medicare Premiums?

You may be able to get help from your State to pay for your Medicare Part A premium through the **Medicare Savings Programs**. To qualify, your monthly income and total resources (like money in a bank, stocks, or bonds) must be at or below the amounts shown in this table:

Medicare Savings Programs	
2017 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$4,105	\$5,499
2017 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$4,000	\$6,000

* The income standards in Alaska and Hawaii are slightly higher.

** Your house, car, and up to \$1,500 per person in burial expenses **don't count** as resources.

How Do I Apply For Medicare Savings Programs?

Call your State Medical Assistance (Medicaid) office to apply for a Medicare Savings Program. To get the phone number for your State Medicaid office, visit Medicare.gov/contacts or call **1-800-MEDICARE (1-800-633-4227)**. TTY users can call **1-877-486-2048**.

What If I Have Questions?

Your State Health Insurance Assistance Program (SHIP) can help answer Medicare questions. To get the phone number for your SHIP office, see the back cover of your Medicare & You handbook, visit shiptacenter.org or call **1-800-MEDICARE**.

Can I Get Extra Help With My Medicare Prescription Drug Plan Costs?

You may be able to get help paying Medicare Part D monthly premiums, yearly deductibles, and copayments through the **Extra Help** program. You must have Part A or Part B to get Part D (prescription drug coverage). To qualify, your monthly income and total resources (like money in a bank, stocks, or bonds) must be at or below the amounts shown in this table:

Extra Help Program	
2017 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$3,100	\$4,145
2017 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$13,820	\$27,600

* Some States, like Alaska and Hawaii, allow you to have more income. If you support other family members who live with you, then you may qualify for benefits even if your income is higher than the amounts shown above.

** Your house, car, and up to \$1,500 per person in burial expenses **don't count** as resources.

When you file your application for Extra Help, you can also start your application process for the Medicare Savings Programs. Social Security will send information to your State, unless you tell us not to on your Extra Help application.

How Do I Apply for Extra Help or Ask Questions?

You can apply for Extra Help or get more information by visiting **SSA.gov/Medicare/PrescriptionHelp** online. To apply over the phone or request an application, call Social Security at **1-800-772-1213**. TTY users can call **1-800-325-0778**. To apply for Extra Help at your local Social Security office, visit **https://secure.ssa.gov/ICON/main.jsp** to get the address for your local office.

For information on Medicare prescription drug plans, call **1-800-MEDICARE (1-800-633-4227)** or visit **Medicare.gov** online. TTY users can call **1-877-486-2048**.

The Health Insurance Marketplace

The Patient Protection and Affordable Care Act created the Health Insurance Marketplace to help people shop for coverage that fits their needs and budgets. Medicare isn't part of the Health Insurance Marketplace.

In most cases, if you have a Marketplace plan when you become eligible for Medicare, you'll want to end your Marketplace coverage because your Marketplace coverage may duplicate your Medicare Part A coverage, and in most cases, your Medicare Part B premiums will be less than your Marketplace plan premium (without premium tax credits or other cost savings).

However, Marketplace coverage doesn't end automatically when you enroll in Medicare. You should return to the Marketplace to end your Marketplace coverage to avoid duplicating benefits you're already getting through Medicare.

If you like, you can keep your Marketplace plan too. But once your Medicare Part A coverage starts, you'll no longer be eligible for any premium tax credits or other cost savings you may be getting for your Marketplace plan. So you'd have to pay full price for the Marketplace plan.

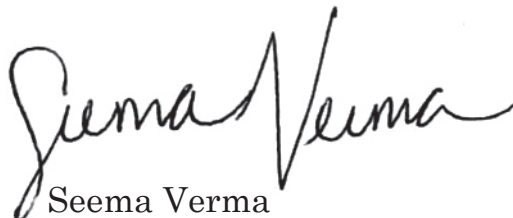
Visit **HealthCare.gov** or call **1-800-318-2596** for information. TTY users can call **1-855-889-4325**. For information about Medicare and the Marketplace, visit **Medicare.gov/Pubs/pdf/11694-Medicare-and-Marketplace.pdf** online.

Social Security Online Services

We invite you to sign-up online for a *my* Social Security account. Your *my* Social Security account is a convenient way to manage your benefits. Visit **SocialSecurity.gov/myaccount/** to create your own account.



Nancy A. Berryhill
Acting Commissioner
Social Security Administration



Seema Verma
Administrator
Centers for Medicare & Medicaid Services

