



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.

- 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 get either Part A or Part B, you can sign up for Medicare Part D (prescription drug coverage). Your State may be able to help pay your Medicare costs.
- 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.

Applying For Medicare

If you stopped getting free Medicare Part A in the last eight months, you can apply for Part A and Part B now. If you stopped getting free Part A earlier, you can apply for Part A and Part B between January and March 2016. If you apply during this period, your coverage will start in July 2016. Enrolling in Part B later may cause gaps in your coverage and late enrollment penalties.

You must have Medicare Part A or Part B to get Medicare prescription drug coverage.

How Much Does Medicare Cost?

In 2016, the monthly cost for your Medicare Part A will be:

- \$226.00 if you worked 30 or more quarters under Social Security; or
- \$411.00 if you worked fewer than 30 quarters under Social Security.

In 2016, the monthly premium for Medicare Part B will be \$121.80.

Can I Get Help Paying For My Medicare Premiums?

If you have limited income and resources, you may be able to get help from your State to pay for your Part A premiums through the Medicare Savings Programs. To qualify, if all of your income is from earnings, your earnings usually should be:

- \$4,009 a month or less if you are single; or
- \$5,395 a month or less if you are married and living with your spouse.

The income amounts may be slightly higher in Alaska and Hawaii.

Your resources (such as money in the bank, stocks, and bonds) should not total more than \$4,000 if you are single or \$6,000 if you are married and living with your spouse. We do **not** count your house, car, and up to \$1,500 per person for burial expenses as resources. Some States may allow you to have more income and resources.

To Apply for Medicare Savings Programs or Ask Questions

Call your State Medical Assistance (Medicaid) office to apply for Medicare Savings Programs or get more information. You can find out how to contact your Medicaid office by visiting www.medicare.gov/contacts online. Under “Other helpful websites,” click on “Medicare Savings Programs (MSPs).” You also may call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

Your State Health Insurance Assistance Program (SHIP) can help answer Medicare questions. You can find out how to contact your SHIP office by visiting www.medicare.gov/contacts or by calling **1-800-MEDICARE**.

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

If you have Medicare Part A and limited income and resources, you may be able to get Extra Help with your Medicare prescription drug plan costs.

To qualify, if all of your income is from earnings, your earnings usually should be less than:

- \$3,027.50 a month if you are single; or
- \$4,067.50 a month if you are married and living with your spouse.

Even if your annual income is higher, you still may be able to get some help. Your income limits could be higher if you live in Alaska or Hawaii or support other family members who live with you.

Your resources (such as money in the bank, stocks, and bonds) should not total more than \$13,640 if you are single or \$27,250 if you are married and living with your spouse. We do **not** count your house, car, life insurance policies, and up to \$1,500 per person for burial expenses as resources.

When you file your application for Extra Help, you also can 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.

To Apply for Extra Help or Ask Questions

You can apply for Extra Help or get more information by visiting www.socialsecurity.gov/extrahelp online. You can call Social Security at **1-800-772-1213** to apply over the phone, or request an application. TTY users should 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 www.medicare.gov online. TTY users should call **1-877-486-2048**.

The Health Insurance Marketplace

The Affordable Care Act created the Health Insurance Marketplace to help people shop for coverage that fits their needs and budgets.

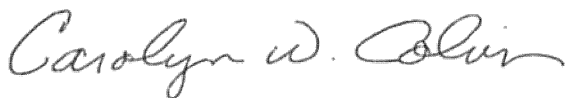
Medicare is not a part of the Health Insurance Marketplace. If you choose Medicare coverage, you cannot generally buy an individual health insurance plan through the Marketplace.

If you want insurance from the Health Insurance Marketplace instead of Medicare, and you are eligible to buy a plan through the Marketplace, you can buy coverage only during an open enrollment period. If you qualify, you may also enroll in a special enrollment period outside of open enrollment. Please visit www.HealthCare.gov or call **1-800-318-2596** to get more information. TTY users should call **1-855-889-4325**.

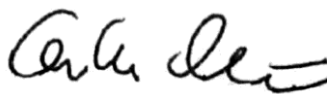
For more information about Medicare and the Marketplace, visit www.medicare.gov/Pubs/pdf/11694.pdf online.

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 check your benefits and earnings. Please visit <http://www.socialsecurity.gov/myaccount/> to create your own account.



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