



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 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 2015. If you apply during this period, your coverage will start in July 2015.

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

How Much Does Medicare Cost?

In 2015, the monthly cost for your Medicare Part A will be:

- \$224.00 if you worked 30 or more quarters under Social Security; or
- \$407.00 if you worked fewer than 30 quarters under Social Security.

In 2015, your monthly premium for Medicare Part B will be \$104.90.

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:

- \$3,975 a month or less if you are single; or
- \$5,329 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.

Please call your State medical assistance (Medicaid) office to apply for the Medicare Savings Programs or get more information. You can find out how to contact your local Medicaid office at www.medicare.gov by selecting your State in the “Find someone to talk to” box on the web page. Your State Health Insurance Assistance Program (SHIP) also can help answer Medicare questions. You can find information on your local SHIP in the back of your Medicare handbook and at www.medicare.gov under “Find someone to talk to.” You also can get contact information for the Medicaid and SHIP offices by calling **1-800-MEDICARE (1-800-633-4227)**. If you are deaf or hard of hearing, you may call 1-877-486-2048.

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:

- \$3,002.50 a month if you are single; or
- \$4,017.50 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 \$13,440 if you are single or \$26,860 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.

You can apply online for Extra Help or get more information at www.socialsecurity.gov/extrahelp. You can also call Social Security at **1-800-772-1213** to apply over the phone or request an application, or you can apply at your local Social Security office. If you are deaf or hard of hearing, you may call TTY 1-800-325-0778. If you are unsure of the location of the offices near you, you can locate offices by going to <https://secure.ssa.gov/ICON/main.jsp>.

The Health Insurance Marketplace

The Affordable Care Act created the Health Insurance Marketplace to help people without health insurance 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 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 or special enrollment period. Please visit www.HealthCare.gov or call **1-800-318-2596** to get more information. If you are deaf or hard of hearing, you may call TTY 1-855-889-4325.



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