



Taking Care of Medical Costs

You have health insurance options. Pick the option that's best for you.

1. **Medicare** - You can buy Medicare Part A (Hospital Insurance). If you get Part A, you can sign up for Medicare Part B (Medical Insurance) and pay monthly premiums for both. Your state may be able to help pay your Medicare costs. When you enroll in Medicare, you can choose how to get your Medicare coverage:
 - **Original Medicare** - Original Medicare includes Part A and Part B. You can decide to add a drug plan (Part D) or buy a Medigap policy (Medicare Supplement Insurance) to help pay for costs that Original Medicare doesn't cover.
 - **Medicare Advantage** - You can choose to join a Medicare Advantage Plan and get all your Medicare coverage (which may include drugs and extra benefits like vision, hearing, dental, and more) bundled together in one plan.
2. **The Health Insurance Marketplace** - You can buy health insurance coverage through the Health Insurance Marketplace. You may qualify for help paying monthly plan premiums for this coverage.

The rest of this letter tells you more about how to sign up for health insurance and how to 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 eight months ago, you can apply for Part A and Part B between January and March 2020. If you apply during this period, your coverage will start in July 2020, and you may have a gap in your coverage and may have to pay a late enrollment penalty.

How Much Does Medicare Cost?

In 2020, the monthly cost for your Medicare Part A will be:

- \$252.00 if you worked 30 or more quarters under Social Security; or
- \$458.00 if you worked fewer than 30 quarters under Social Security.

In 2020, the monthly premium for Medicare Part B will be \$144.60.

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	
2019 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$4,249	\$5,722
2019 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$4,000	\$6,000

* The income limits are higher in Alaska and Hawaii.

** Some states allow you to have more resources and some states may have no resource limit at all. 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 or Ask Questions?

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** online. First, choose your state under “**Choose your location for contact information,**” and then, under “**Choose an organization OR topic of interest,**” select “**State Medical Assistance Office**” at the bottom of the list of options, or call **1-800-MEDICARE (1-800-633-4227)**. TTY users can call **1-877-486-2048**.

Your State Health Insurance Assistance Program (SHIP) can help answer any Medicare questions you may have. To get the phone number for your local SHIP office, see the back cover of your “Medicare & You” handbook or visit **shiptacenter.org** online. For more information about Medicare, please visit **Medicare.gov** or call **1-800-MEDICARE (1-800-633-4227)**. TTY users can call **1-877-486-2048**.

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	
2019 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$3,208	\$4,313
2019 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$14,390	\$28,720

* The income limits are higher in Alaska and Hawaii. 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 [socialsecurity.gov/extrahelp](https://www.socialsecurity.gov/extrahelp) 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 [socialsecurity.gov/locator](https://www.socialsecurity.gov/locator) online to get the address for your local office.

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

The Health Insurance Marketplace

The Health Insurance Marketplace helps you shop for coverage that fits your needs and budget. 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 coverage. Usually, 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 contact the Marketplace to end your Marketplace coverage to avoid duplicating benefits you're already getting through Medicare.

If you'd 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 and you'll pay full price for the Marketplace plan.

Visit [HealthCare.gov](https://www.HealthCare.gov) online or call **1-800-318-2596** for more 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](https://www.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/](https://www.SocialSecurity.gov/myaccount/) online to create your own account.

Social Security Administration

Centers for Medicare & Medicaid Services

