



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** includes Part A and Part B. You can buy supplemental coverage from a private company to help pay your out-of-pocket costs. You can also add Medicare drug coverage (Part D).
 - **Medicare Advantage** is a Medicare-approved plan from a private company that bundles your Part A, Part B, and usually Part D into one plan. Most plans include extra benefits, like vision, hearing, dental, and more.
2. **The Health Insurance Marketplace** - You may be eligible to 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 You Can 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 2022. If you apply during this period, your coverage will start July 1, 2022, and you may have a gap in your coverage and may have to pay a late enrollment penalty.

How Much Does Medicare Cost?

In 2022, the monthly premium for your Medicare Part A will be either:

- \$274.00 if you worked 30 or more quarters under Social Security.
- \$499.00 if you worked fewer than 30 quarters under Social Security.

In 2022, the monthly premium for Medicare Part B will be \$170.10.

(over)

Are You Eligible for a Medicare Savings Program?

You may be able to get help from your state to pay for your Medicare Part A premium through the **Qualified Disabled Working Individual (QDWI) Medicare Savings Program**. You may qualify if your monthly income and total resources (like money in a bank, stocks, or bonds) are at or below the amounts shown in this table:

QDWI Medicare Savings Program	
2021 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$4,379	\$5,892
2021 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$4,000	\$6,000

* The income limits are higher in Alaska and Hawaii.

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

How to Apply for Medicare Savings Programs or Ask Questions

Call your State Medical Assistance (Medicaid) office to apply for a Medicare Savings Program. Visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone) to get the phone number for your state Medicaid office. First, choose your state under “**What state do you live in?**” Then, select “**Other insurance programs,**” and find the state Medicaid program on the list. You can also call **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)** to get the phone number for your state Medicaid office.

Your State Health Insurance Assistance Program (SHIP) can help answer any Medicare questions you may have. Find the phone number for your local SHIP office at [shiphelp.org](https://www.shiphelp.org) or look in your “Medicare & You” handbook. For more information about Medicare, visit [Medicare.gov](https://www.Medicare.gov) or call **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)**.

Are You Eligible for Extra Help?

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 Medicare drug coverage (Part D). You may qualify if your monthly income and total resources (like money in a bank, stocks, or bonds) are at or below the amounts shown in this table:

Extra Help Program	
2021 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$3,305	\$4,440
2021 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$14,790	\$29,520

* 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.

If you file an application for Extra Help, you may not have to file a separate application to get help from your state. Social Security will send information to your state that they will use to start your application for a Medicare Savings Program. Social Security won't send information if your Extra Help application shows you're not interested in Medicare Savings Programs.

How to Apply for Extra Help or Ask Questions

Visit **ssa.gov/extrahelp** to apply for Extra Help or get more information. To apply over the phone or request an application, call Social Security at **1-800-772-1213 (TTY 1-800-325-0778)**.

For information on Medicare drug plans, visit **Medicare.gov** or call **1-800-MEDICARE (1-800-633-4227) (TTY 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 may be able to 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** or call **1-800-318-2596 (TTY 1-855-889-4325)** for more information. You can visit **LocalHelp.HealthCare.gov** to find in-person help. Visit **Medicare.gov/Pubs/pdf/11694-Medicare-and-Marketplace.pdf** for information about Medicare and the Marketplace.

Social Security Online Services

We invite you to sign up for a *my* Social Security account. Your personal *my* Social Security account is a convenient way to manage your benefits. Visit **ssa.gov/myaccount** to create your personal account today.

Social Security Administration

Centers for Medicare & Medicaid Services