



## Help With Medical Costs

This letter tells you about the different options for getting health insurance coverage. Unless you already have Medicaid or other health insurance, you may be able to get coverage through Medicare and/or Medicaid, or through the Health Insurance Marketplace®. You may also be eligible for help paying for medical costs, depending how you get coverage, and based on your income and resources.

### Ways to Get Health Coverage

1. **Medicaid** – Medicaid is a joint federal and state program that helps pay your health care costs if you have limited income and, in some cases, limited resources. Medicaid programs vary from state to state, and each state has different income and resource limits. Call your State Medical Assistance (Medicaid) office to see if you qualify. Visit **Medicare.gov/talk-to-someone**, or call **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)** to get the phone number for your state’s Medicaid office.
2. **Health Insurance Marketplace®** – The Marketplace is a service that helps you shop for and enroll in health insurance that fits your needs and budget. You may also qualify for help paying your monthly plan premiums for this coverage. Visit **HealthCare.gov** or call **1-800-318-2596 (TTY 1-855-889-4325)** for more information. You can also visit **LocalHelp.HealthCare.gov** to find in-person help.
3. **Medicare** – You can buy Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). Your state may be able to help pay your Medicare costs. When you sign up for Medicare, there are 2 ways to choose how to get your Medicare coverage:
  - **Original Medicare** includes Part A and Part B. You may also buy Medicare Supplement Insurance (Medigap) from a private company to help pay your Medicare out-of-pocket costs. You can also join a separate Medicare Part D plan to get drug coverage.

- **Medicare Advantage** (Part C) is a Medicare-approved plan from a private company that bundles your Part A, Part B, and usually Part D into one plan. Plans may offer some extra benefits that Original Medicare doesn't cover, like vision, hearing, and dental services.

### When to Sign Up for Medicare

If you choose Medicare, sign up for Medicare Part A and Part B now if your premium-free Part A stopped in the last 8 months. If your Part A stopped more than 8 months ago, sign up for Part A and Part B between January 1 and March 31, 2023—your coverage will then start the first day of the month after you sign up. You may have to pay a higher Part B premium for late enrollment if you don't sign up when you are first eligible.

### What Medicare Costs

In 2023, the monthly premium for Medicare Part A will be either:

- \$278.00 if you worked 30 or more quarters under Social Security.
- \$506.00 if you worked fewer than 30 quarters under Social Security.

In 2023, the monthly premium for Medicare Part B will be \$164.90.

### Questions about Medicare

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](http://shiphelp.org) or look in your "Medicare & You" handbook. For more information about Medicare, visit [Medicare.gov](http://Medicare.gov) or call **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)**.

### Medicare Savings Programs

If you enroll in Original Medicare or Medicare Advantage, 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 Programs**. 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:

<b>QDWI Medicare Savings Program</b>	
<b>2022 Monthly Income Limit*</b>	
Single	Married (living together)
\$4,615	\$6,189
<b>2022 Total Resource Limit**</b>	
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.

Call your state's Medicaid office to apply for a Medicare Savings Program. Visit [Medicare.gov/talk-to-someone](http://Medicare.gov/talk-to-someone), or call **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)** to get the phone number for your state's Medicaid office.

## ***Extra Help***

The ***Extra Help*** program may be able to help you pay your Medicare Part D drug coverage monthly premiums, yearly deductibles, and cost sharing. You must have Part A or Part B to get Medicare prescription drug coverage. 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:

<b><i>Extra Help Program</i></b>	
<b>2022 <u>Monthly</u> Income Limit*</b>	
Single	Married (living together)
\$3,483	\$4,663
<b>2022 <u>Total</u> Resource Limit**</b>	
Single	Married (living together)
\$15,510	\$30,950

\* 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.

**Note:** When you apply for ***Extra Help***, you may not have to apply again for Medicare Savings Programs. Social Security will send your information to your state to start the Medicare Savings Programs application process, unless you tell us not to.

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

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

### **Avoid Overlapping Medicare and Marketplace Coverage**

Medicare is not part of the Health Insurance Marketplace. If you decide to buy Medicare Part A, although you may be able to keep your Marketplace plan, you'll no longer be eligible for any premium tax credits or other cost savings.

If you have Marketplace coverage and decide to buy Medicare Part A, you'll probably want to end your Marketplace coverage to avoid an overlap in coverage.

Marketplace coverage does not end automatically when you sign up for Medicare. Contact the Marketplace to end your Marketplace coverage to avoid having the same benefits you're already getting through Medicare.

### **Social Security Online Services**

Your personal *my* Social Security account gives you immediate access to important information and tools, putting you in control of your time. Visit [ssa.gov/myaccount](https://ssa.gov/myaccount) to create your personal account today.

*Social Security Administration*

*Centers for Medicare & Medicaid Services*