Call Today!

It's EASY & FREE!

APPLY NOW

It takes about 30 minutes

call SHIIP at 1-800-259-5300

or Medicaid at 1-888-342-6207

Even if your income and assets are more than the amounts shown, you could still be eligible for the programs

For more information visit www.ldi.la.gov

SHIIP
LOUISIANA SENIOR HEALTH INSURANCE INFORMATION PROGRAM

ship NATIONAL NETWORK state health insurance assistance programs
LOCAL HELP FOR PEOPLE WITH MEDICARE

OFFICE OF THE GOVERNOR GOEA State of Louisiana Office of Elderly Affairs

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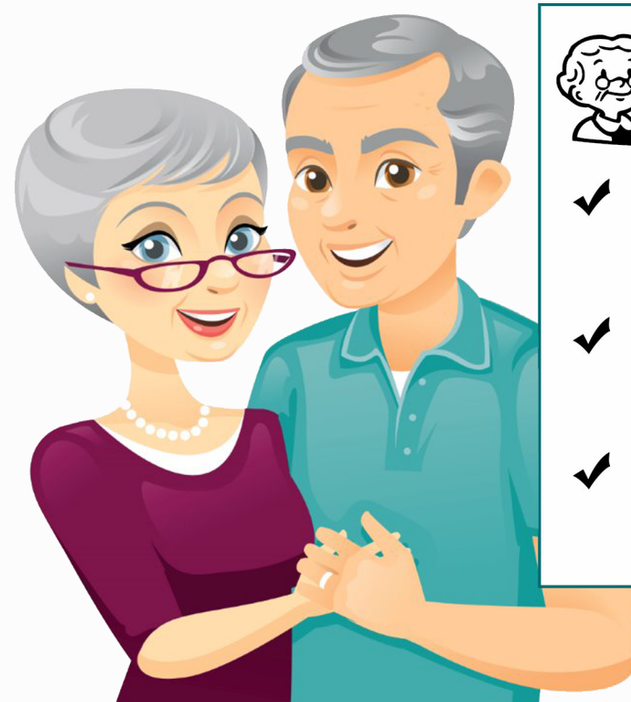
SHIIP
SENIOR HEALTH INSURANCE INFORMATION PROGRAM

SAVE MONEY ON MEDICINE AND MEDICARE COSTS

Think you won't qualify? Think again!



DO YOU QUALIFY?

- ✔ Is paying for Medication a financial hardship?
- ✔ Do you help other family members financially?
- ✔ Do you pay a Medicare Part B premium?

STATE OF LOUISIANA · UNION · JUSTICE · CONFIDENCE · COMMISSIONER OF INSURANCE

LOUISIANA DEPARTMENT OF INSURANCE

You could pay less and save money on Medicare premiums. Under Medicare, there are two programs – the **Medicare Savings Program** and the **Extra Help Program** - that can help lower your drug costs if you meet income and asset guidelines.

The Medicare Savings Program can:

-Lower Medicare costs

-Reduce the money you pay out pocket

The Medicare Savings Program is administered by the Louisiana Department of Health and Hospitals.

The Extra Help Program can:

-Help people with limited income and resources to pay Medicare prescription drug costs

-Help pay the monthly Medicare drug plan Part D premium, deductible, and copayments

The Extra Help Program is administered by the Social Security Administration.

Low-Income Subsidy (Extra Help Program)

To qualify for this program, beneficiaries must meet income and asset guidelines and must have Medicare Part A, Medicare Part B or both. This extra help is available through both Part D stand alone programs as well as Medicare Advantage Programs that include drug coverage.

If you receive SSI (Supplemental Security Income) or Medicaid, you automatically qualify for the Extra Help and it is not necessary to apply. Otherwise, individuals must meet income and asset guidelines as listed below:

Individual → Monthly Income Limit: Not more than $1,471
Asset Limit: Not more than $13,640

Couples → Monthly Income Limit: Not more than $1,991
Asset Limit: Not more than $27,250

**Assets include accounts, certificates of deposit, IRA's, stocks, bonds and property other than your home and vehicle.*

Medicare Savings Program

The Medicare Savings Program provides assistance with Medicare Premiums, Deductibles and Coinsurance. The program consists of three savings categories which you may qualify for if you meet the guidelines below:

Qualified Medicare Beneficiary (QMB):

Individual → Monthly Income Limit: Not more than $1,001
Asset Limit: Not more than $7,280

Couples → Monthly Income Limit: Not more than $1,348
Asset Limit: Not more than $10,930

QMB - What it pays

- Part A premium
- Part B premium
- 20% coinsurance
- Part A & B deductibles
- Cost share for Medicare Advantage
- Full extra help for Part D Plans

Specified Low-Income Medicare Beneficiary (SLMB):

Individual → Monthly Income Limit: Not more than $1,197
Asset Limit: Not more than $7,280

Couples → Monthly Income Limit: Not more than $1,613
Asset Limit: Not more than $10,930

SLMB - What it pays:

- Part B monthly premium
- Full extra help for Part D plans

Qualified Individual (QI):

Individual → Monthly Income Limit: Not more than $1,345
Asset Limit: Not more than $7,280

Couples → Monthly Income Limit: Not more than $1,813
Asset Limit: Not more than $10,930

QI - What it pays:

- Part B monthly premium
- Full extra help for Part D plans