**Cost-Saving Programs for People with Medicare**

The Holiday Season brings thoughts of family, friends, gifts and good cheer. But for some, it can also be a stressful time filled with worries about the ongoing costs of their monthly bills on top of all the extras this month. For people with Medicare, there may be a program that can help.

There are several Medicare related programs for beneficiaries who have limited income and assets. “Medicare Savings Programs” can help qualified individuals by paying their Part B premium for them. That alone can save them $170.10 per month. Some also have their co-pays and deductibles paid, based on their income and assets. If your monthly income is $1,528 or less for an individual, or $2,059 for a couple, and your resources are under $8,400 for an individual or $12,600 for a couple, you may already be eligible for one of these programs.

Another program, known as “Extra Help”, assists qualified individuals with their prescription drug costs, like premiums, deductibles and copays. Enrollment in a Medicare Savings Program will automatically qualify you for Extra Help.

If you don’t automatically qualify for Extra Help, you may still be eligible if your monthly income is $1,698 or less for an individual, or $2,288 for a couple, and your resources are under $14,010 for an individual and $27,950 for a couple. You can apply online for Extra Help with Social Security Administration at [www.ssa.gov](http://www.ssa.gov) or by calling: **1-800-772-1213**(TTY **1-800-325-0778**).

This year, remember those who may be struggling to make ends meet—and when you are out spreading holiday cheer, take a moment to spread the word about the money-saving Medicare programs. That will surely be a gift that keeps on giving!

For more information about these benefit programs or for assistance with Medicare questions, contact <YOUR AGENCY CONTACT INFO HERE>

By the GWAAR Medicare Outreach Team