**Medicare Outreach Idea of the Month**

November 2023

 **Spread the Word About Medicare Related**

**Low-Income Benefit Programs**

As the holidays approach, people are beginning to prepare their shopping lists for gift giving and get-togethers. Yet for some people with Medicare, it can be a stressful time as they struggle to simply make ends meet.

Many people are not aware of the Medicare related benefit programs that can help those with limited income and assets. Consider using the article below in your December newsletter, website, and social media to spread the word about these programs.

You can also use outreach posters promoting Medicare Savings Programs, Medicare Part D Extra Help or Low-Income Subsidy (LIS), and SeniorCare to increase awareness of these cost-saving programs. These posters can be found on the [Brochures/Posters for Outreach](https://gwaar.org/brochures-posters-for-outreach) page of the GWAAR website.

**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 not only the cost of those extras this month, but the ongoing costs of their monthly bills. 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 over $174 per month. Some also have their co-pays and deductibles paid, based on their income and assets. If your monthly income is $1,660 or less for an individual, or $2,238 for a couple, and your resources are under $9,090 for an individual or $13,630 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 do not automatically qualify for Extra Help, you may still be eligible if your monthly income is $1,822 or less for an individual, or $2,465 for a couple, and your resources are under $16,600 for an individual and $33,240 for a couple. Resources include money in a checking, savings, or retirement account, stocks, and bonds. Resources do not include your home, one car, burial plots, up to $1,500 for burial expenses if you have put that money aside, furniture, and other household and personal items. 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. 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>

**Updates on the** [**Medicare Outreach and Assistance Resources webpage**](https://gwaar.org/medicare-outreach-and-assistance-resources)**:**

* Tools for Professionals:
	+ SeniorCare Vaccine Coverage added- <https://www.dhs.wisconsin.gov/library/collection/p-03273>
* Hard to Reach Communities: “[NCOA: Medicare Basics for American Indian and Alaska Native People](https://gwaar.org/api/cms/viewFile/id/2007925)” added.
* [Open Enrollment Toolkit](https://gwaar.org/open-enrollment-toolkit):
	+ Fall Medicare Training Materials:
		- 2023 Fall Medicare Training materials added.
		- “2024 Part D Plans (PDPs)” updated with Star Ratings.
	+ Tools for Professionals-OEP:
		- “[CMS: Need Help Adding Pharmacies & Drugs to Your Medicare Account](https://cmsnationaltrainingprogram.cms.gov/sites/default/files/shared/12075-Adding%20Drugs%20and%20Pharmacies%20%282023%29-508_0.pdf)” added.
		- “[CMS: How to Use Medicare Plan Finder Video – Oct 2023](https://www.youtube.com/watch?v=8bLdJoPRiBo)” updated.
* [Brochures and Posters for Outreach](https://gwaar.org/brochures-posters-for-outreach):
	+ MSP/LIS/SeniorCare Posters: “[CMS: Extra Help Postcard](https://www.medicare.gov/media/publication/12200-extra-help-postcard.pdf)” added.

By the GWAAR Medicare Outreach Coordinator