

## Social Security declares open season on Medicare

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by MELISSA HARVEY

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Hunting season is upon us; time to set your target for the Medicare prescription drug plan that's best for you.

Newly eligible Medicare beneficiaries, and current beneficiaries who are considering changes to their Medicare Part D plan, should mark their calendars for November 15. The "open season" will run from November 15 to December 31.

The Medicare Part D prescription drug program is available to all Medicare beneficiaries to help with the costs of medications. Joining a Medicare prescription drug plan is voluntary, and participants pay an additional monthly premium for the coverage.

While all Medicare beneficiaries can participate in the prescription drug program, some people with limited income and resources also are eligible for "extra help" to pay for monthly premiums, annual deductibles, and prescription co-payments. The extra help is worth an average of \$3,900 per year.

To figure out whether you are eligible for the extra help, Social Security needs to know your income and the value of any savings, investments, and real estate (other than the home you live in). To qualify, you must be receiving Medicare and also have:

Income limited to \$16,245 for an individual or \$21,855 for a married couple living together. Even if your annual income is higher, you still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments. Some examples where your income may be higher include if you or your spouse:

- Support other family members who live with you;
- Have earnings from work; or
- Live in Alaska or Hawaii; and

Resources limited to \$12,510 for an individual or \$25,010 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count your house or car as resources.

You can complete an easy-to-use online application for the extra help at [www.socialsecurity.gov](http://www.socialsecurity.gov). Click on Medicare on the top right side of the page. Then click on "Apply for help with Medicare prescription drug plan costs." To apply for the extra help by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the Application for Help with Medicare Prescription Drug Plan Costs (SSA-1020). Or go to your nearest Social

Security office.

And if you would like more information about the Medicare Part D Prescription Drug Program itself, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

So this open season, hunt for something that could put \$3,900 in your pocket — bag the best Medicare prescription drug plan for you and see if you qualify for the extra help through Social Security.

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