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More May Qualify for Extra Help

NORTH LITTLE ROCK, Arkansas (February 4, 2010)—A new Medicare law that became effective January 1 makes it easier to qualify for Extra Help, a program that helps Medicare beneficiaries with limited income and resources pay prescription drug costs, including premiums, deductibles and prescription co-payments. Savings through this program can be worth up to \$3,900 per year.

The Medicare Improvement for Patients and Providers Act changed what is counted as resources and income when determining eligibility: Having a life insurance policy no longer counts as a resource and regular help from someone else to pay household expenses (food, mortgage, rent, property taxes or utilities) is no longer counted as income.

Generally, individuals with an annual income of \$16,245 or less and resources of \$12,510 or less are eligible for Extra Help; married couples with income of \$21,855 or less and resources of \$25,010 or less may qualify. The income limit can be a little higher for those who support other family members living with them, have earnings from work or live in Alaska or Hawaii.

Also under the new law, Social Security will share data from Extra Help applications with state-run Medicare savings programs, under which the states can pay Part B premiums and other Medicare expenses for beneficiaries with incomes under a certain level. This will help ensure that beneficiaries have access to all types of assistance for which they qualify.

Medicare beneficiaries in Faulkner, Lonoke, Monroe, Prairie, Pulaski and Saline counties can call CareLink at 501-372-5300 or 800-482-6359 for free assistance in applying for these programs. Appointments are available on Mondays at the CareLink office, 706 W. Fourth Street, North Little Rock.

CareLink is a private, nonprofit agency supporting older people and their families in central Arkansas.