

SENIOR INFORMATION & ASSISTANCE

Northwest Regional Council
 600 Lakeway Drive, Suite 100
 Bellingham, WA 98225
 (360)738-2500
 www.nwrcwa.org

Northwest Regional Council
 1650 Port Drive
 Burlington, WA 98233
 (360) 428-1301
 www.nwrcwa.org

Help with Medicare Costs and New Benefits

Help Available For Low-Income Beneficiaries

Do you need help paying Medicare premiums, deductibles, and co-insurance? Certain low-income Medicare beneficiaries are eligible for assistance paying Medicare expenses. The income guidelines are based on the federal poverty level, which changes annually in April. To qualify for the programs listed below, individuals must be entitled to Medicare Part A, meet monthly low-income guidelines, and have resources under \$4,000 for an individual, and \$6,000 for a couple.

In order to obtain an application for any of the programs contact:

- Senior Information & Assistance
 600 Lakeway Drive, Suite 100, Bellingham, WA 98225, (360) 738-2500
 or 1650 Port Drive, Burlington, WA 98233, (360) 428-1301.
- Department of Social and Health Services – Community Services Office (DSHS -CSO)
 4101 Meridian Street, Bellingham, 1-800-735-7040
 or 900 East College Way #210, Mt Vernon, 1-800-735-7040

If your monthly income is at or below:

Individual \$903 Couple \$1,215

You may qualify for:

Qualified Medicare Beneficiary (QMB)

This program pays your Medicare premiums, (\$96.40 or more) deductibles, and co-insurance. In order to apply, you must complete a full DSHS Application for Benefits and return it to your local DSHS Community Service Office.

Individual \$1,083 Couple \$1,457

Specified Low-Income Medicare Beneficiary (SLMB)

Individual \$1,219 Couple \$1,640

Expanded Specified Low-Income Medicare Beneficiary (ESLMB) (QI-1)

These programs pay your Medicare Part B premium (\$96.40 or more). In order to apply, you must complete a full DSHS Application for Benefits and return it to your local DSHS CSO.

Return applications to: DSHS
 Region 3 HUB Imaging Unit B37-1
 PO Box 6057
 Arlington, WA 98223-9957



Help with Medicare Costs and New Benefits- Continued

If your monthly income is at or below:	And your resources are at or below:	You may qualify for:
Individual \$1,353 Couple \$1,821	Individual \$12,510 Couple \$25,010 SS does not count the following resources: your home, your vehicles, personal possessions, and up to \$1,500 cash value of a life insurance policy or burial fund.	Extra Help or Limited Income Subsidy This program pays for all or some of your Medicare Part D (Prescription Drug Coverage) premiums. You may not have to pay monthly premiums or deductibles, and you could pay as little as \$2 to \$6 for your co-payments.

Extra Help or Limited Income Subsidy applications can be completed on-line at www.ssa.gov or you can call Social Security at 1-800-772-1213 or Senior I & A to receive an application in the mail.

Additional Medicare Services and New Benefits

Service	Eligible Beneficiaries	What You Pay
Mental Health (outpatient) Counseling or Psychotherapy	People enrolled in Medicare Part B	45% of the Medicare approved amount
Cardiovascular Screening Blood Test, Diabetes Screening, other	People enrolled in Medicare Part B.	20% of the Medicare approved amount
Medicare Prescription Drug Benefit	People enrolled in Medicare A or B. Began January 2006	Depends on which plan one chooses

Don't forget to visit www.medicare.gov for helpful tools such as:

- Medicare Health Plan Comparisons
- Medigap Comparisons
- Medicare Prescription Drug Coverage
- Dialysis Facility Comparisons
- Nursing home Comparisons
- Participating Physician Directory

If you have questions regarding these or other Medicare services, please contact Senior Information & Assistance at Whatcom: (360) 738-2500 or Skagit: (360) 428-1301; or call the State Health Insurance Benefits Advisors (SHIBA) at 1-800-562-6900.