

# Medical Costs Burden Seniors; These Programs May Help

One of the major challenges faced by older persons is figuring out how to pay for needed medical services.

In fact, many seniors who file for bankruptcy do so because they are overwhelmed by medical bills.

Some seniors could get help to pay for Medicare and prescription drugs. Others may qualify for health care through Medicaid.

Seniors who qualify often do not apply for these programs for a variety of reasons. One is that they just do not know such programs exist.

This article will attempt to describe some of the programs that are available.

The major senior health care program is Medicare.

But did you know that you can get help in paying for your Medicare premiums, deductibles, and/or co-payments, if your income is low and you have few assets?

## Medicare Savings or Buy-Ins

If your 2007 monthly income is below \$1,032 (\$1,384 for a couple) and your assets are below \$4,000 (\$6,000 for a couple), you can qualify for one of the above programs.

The couples' limits apply when you and your spouse live together and you both are eligible for Medicare and the Medicare Savings or Buy-In Programs. Some know the programs as QMB, SLMB or QI-1.

Remember that when you consider assets, you do not include the value of your home, car, burial contracts, furniture and life insurance under \$1,500.

Also be aware that the figures quoted above and below are not exact. Your individual circumstances may allow for certain deductions so you actually meet the income and asset limits. The limits change each year.

The Medicare Savings Programs have various levels of benefits which have different income eligibility limits. One pays for Medicare A and B premiums, deductibles and coinsurance. Others pay the Medicare Part B premium only.

To apply for the Savings or Buy-in Programs call the Employment (or Job) and Family Services office in your county. A face-to-face interview is not necessary to apply.

## Medicare Part D Drug Insurance Extra Help Program

If you are in The Medicare Savings or Buy-in programs or receive SSI or Medicaid benefits, you also automatically will receive Extra Help - a federal

program that helps pay most of your Medicare Part D prescription drug insurance costs.

If you are not in any of those programs, you still may be eligible for Extra Help to pay for all or part of the prescription drug benefit.

The 2007 monthly income limit is \$1,276 or less (\$1,711 for couples). The current limit on savings and assets is \$11,710 (\$23,410 for couples). Here again there are exceptions. Assets do not include your home, vehicles, burial plots or personal possessions. Income may be higher if you support other family members who live with you or have earnings from work.

There are various levels of benefits depending on your income and assets. The most generous pays for your drug insurance premium, your deductible and requires you to pay only \$1 for generic drugs and \$3.10 for non-generic drugs with no co-pay after your total annual drug costs reach a certain amount.

Other benefit levels require higher co-pays or provide a reduced deductible and sliding scale payment of premiums.

Applications for Extra Help are available at the Social Security Office or your county Job and Family Services office. Too, you can call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

With any Part D program, seniors need to select the drug insurance plan best for their circumstances. Doing that is not easy.

Difficult choices also are necessary for those covered by basic Medicare.

They need to choose between traditional or original Medicare coverage or one of the Medicare Advantage Plans operated by private insurance compa-

nies, usually as managed care or preferred provider plans with drug insurance.

A recent study of Medicare Advantage and Part D plans warns that "use of agents and independent brokers working on a tiered commission system has created financial incentives to enroll people with Medicare into plans — particularly Medicare Advantage plans, with little regard to suitability for the individual."

The study calls for better policing to stop abusive marketing practices and to protect people with Medicare who are its victims.

Under traditional Medicare, seniors must make choices about which drug plan, if any, to use.

Persons who automatically get Extra Help, have the option of changing their drug insurance plan at any time this year. Others have to wait until the next enrollment period if they find they made a bad choice.

**For help to make better choices, call the Greater Cleveland Access to Benefits Coalition at (216) 373-1650 or toll free at 1-866-885-1650 in Cuyahoga, Geauga, Lake and Lorain counties. In Ashtabula County call 211 or 1-800-874-8545 for help.**

**The Center for Medicare Services, 1-800-633-4227, also may be helpful.**

If your income is low, but too high for the Extra Help program, you may qualify for the state's drug discount program. As of July 1, the Golden

Buckeye Prescription Drug Savings Program merged into Ohio's Best RX.

It will continue to provide discounts on drugs. The regular Golden Buckeye Card will continue to provide discounts on other items.

Another option for those who do not qualify for Extra Help is to apply to the drug company which makes the prescription medicines they need.

## Medicaid

Medicaid is a state and federally-funded health care program for certain low-income individuals, including those who are 65 or older, blind or disabled.

For an individual, the monthly income limit is \$490 (\$896 for couples) and the resource limit is \$1,500 (\$2,250 for couples). In some cases, seniors may "spend down" or reduce their income with medical expenses so they qualify.

You must apply for Medicaid in person at your county Job and Family Services Office.

Important to low-income persons 60 or older is coverage of nursing home costs through Medicaid or the costs of in-home care under the Passport Program.

To qualify for Passport, applicants must be screened by the Area Agency on Aging to determine their condition and they physical requirements for home support services.

Be aware that there are waiting lists for the Passport Program.

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