Help Is Available for Medicare Costs!

You can get help with Medicare costs if:

Your income is below $1333 a month ($1790 for couples) AND

You do not have more than $7,160 in assets ($10,750 for couples). You may have an additional $1,500 in assets ($3,000 for a couple) if you plan to use some of your assets to pay for funeral or burial expenses.

To learn more about Medicare, please see the back of this flyer.

This flyer was sponsored by:

www.pcacares.org

<table>
<thead>
<tr>
<th>If your monthly income is:</th>
<th>Pennsylvania will pay:</th>
<th>You are called a:</th>
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<tbody>
<tr>
<td>$993 or less ($1331 for couples)</td>
<td>Your monthly premium, Annual deductibles, and co-payments</td>
<td>Qualified Medicare Beneficiary (QMB)</td>
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<tr>
<td>Between $994 and $1187 ($1332 - $1593 for couples)</td>
<td>Your monthly premium</td>
<td>Specified Low-Income Beneficiary (SLMB)</td>
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<tr>
<td>Between $1188 and $1333 ($1594 - $1790 for couples)</td>
<td>Your monthly premium but Funding is available on a first-come, first-served basis</td>
<td>Qualified Individual (QI-1)</td>
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Fill out an application for payment of the Medicare Part B Premium or a general application for medical assistance. You can get them at your local welfare office or at the Department of Public Welfare's website (www.dpw.state.pa.us). Write on the general application that you are applying for the “Medicare Savings Program (Buy-In).”

For more information or if you need advice, call the Aging and Disabilities Unit at Community Legal Services (227-2400). The Aging and Disabilities Unit is located at 1410 West Erie Avenue in Philadelphia.

Apply Now!
Medicare Words to Know

**Medicare** is the federal health insurance program for people who are at least 65 years old. You may also have Medicare if you are disabled and receiving Social Security Disability Insurance (SSDI) or if you have end-stage kidney disease. Medicare has two parts: Part A and Part B. **Medicare Part A** pays for hospital care, skilled nursing home care, rehabilitation, psychiatric care, hospice, and some home health care. **Medicare Part B** pays for doctors’ visits, medical equipment, therapy, and some home health care. Part B pays for physical therapy, occupational therapy, and speech therapy.

**Premiums** are what you must pay each month to receive health care services through Medicare Part B. The standard monthly premium in 2014 is $104.90. The premium is higher for people with incomes above $85,000 per year.

**Deductibles** are what you must pay before Medicare will pay for health services. The deductible for hospital care in 2014 is $1,216. The deductible for services through Medicare Part B is $147.

**Co-Payments** are what you must pay each time you receive services through Medicare. There are co-payments for hospital care and nursing home care, depending on how long you stay. There are also co-payments for the health services you receive through Medicare Part B. The co-payment for Medicare Part B services is 20% of the charge approved by Medicare. However, you may not have to make co-payments for Medicare Part B services if you join a Medicare Managed Care Organization (MCO), also known as a “Medicare Advantage” Plan.

**Assets** are bank accounts, certificates of deposit, and stocks. Your house, car, household goods, wedding rings, burial plots and burial funds do not count as assets. DPW only counts life insurance if the total face value of all policies is more than $1,500. If the face value of all policies is more than this amount, DPW looks at the cash surrender value (how much someone would get if they cashed in their policy) and counts any amount over $1,000. Life insurance that is a term policy (which does not have cash surrender value) does not count as a resource.