

NEWS COLUMN - Area Agency on Aging District 7, Inc.

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Medicare Prescription Drug Plan Discount - Are You Eligible?

by Debbie Gulley, AAA7 Interim Executive Director February 2024 Monthly Column

Do you know if you are eligible for the Medicare Prescription Drug Plan Discount? There are many individuals in our district who are unaware they are eligible to receive this wonderful assistance. A simple phone call to our Agency can help determine whether you meet the eligibility requirements. The Area Agency on Aging District 7 (AAA7) is able to provide this service through the Medicare Improvements for Patients and Providers Act (MIPPA) grant from the Ohio Department of Aging. This project provides outreach to and enrollment assistance for individuals who may be eligible for the Low-Income Subsidy ("Extra Help") and/or Medicare Savings Program.



Low Income Subsidy (LIS) or "Extra Help" is a program for qualifying individuals. If you are eligible for Extra Help, Medicare will cover the costs of the following: all or most of the monthly premium, all of your annual deductible, most of your copayments/coinsurance, and full coverage during the "donut hole" period. In 2024, under "Extra Help", prescription drug costs for most who qualify will not exceed more than \$4.50 for each generic prescription drug, and \$11.20 for each brand name prescription drug. The AAA7 can help determine possible eligibility and assist with applying for this benefit.

Each year, our Agency conducts outreach to our communities in order to better identify those who might be eligible for the "Extra Help" and Medicare Savings Programs. Last year in 2023, individuals were determined eligible after reaching out to us or enrolling in one of our Medicaid-waiver programs. In addition, individuals who called to have their Medicare drug comparisons checked during the "Open Enrollment" period, which runs from October 15th through December 7th each year, were also able to save money simply by changing their Medicare Part D provider. In all, through the special programs or drug plan comparisons, our Agency was able to save all the individuals we worked with over the year a combined total of \$4,360,352 in 2023!! These savings have made a huge impact on peoples' lives.

All of the individuals we were able to reach out to throughout our communities during the year were also assisted in additional ways, including Medicare Part D sign-ups, help with finding a Medicare supplemental insurance, providing other services made available through our Agency, and references to additional community organizations that may be able to help. The AAA7 covers the following counties: Adams, Brown, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto and Vinton.

If you would like to find out if you are eligible for "extra help" with your Medicare Part D coverage, call us - we can help! If you are single and your gross monthly income is below \$1,903 with assets \$15,720 or lower with no burial allowance (\$17,220 with burial allowance), or you are married and your combined gross monthly income is below \$2,575, with assets \$31,360 or lower with no burial allowance (\$34,360 with burial allowance), you may qualify for assistance. The "burial allowance" refers to beneficiaries who notified Social Security Administration (SSA) that they expect to use some of their resources for burial expenses.

Contact Kristy Bowman at our Agency Monday through Friday from 8:00 am until 4:30 pm toll-free at 1-800-582-7277, extension 250 or info@aaa7.org to learn more. We can complete the application over the phone in just a few minutes. In addition, we can also assist you with any other Medicare questions you might have.