



EIN NO: 55-0819817

David L. McGuffey, CELA* – Attorney
 Marnie Dodd, LCSW – Elder Care Coordinator
 Jan Hair – Elder Care Coordinator
 Dave Hastey – Elder Care Coordinator
 Jennifer Cohran – Elder Care Coordinator
 Denise Y. Cox – Legal Secretary
 Melinda Griffin – Administrative Assistant

**Certified Elder Law Attorney by the National Elder Law Foundation*

Enrolling in Medicare Part D

December 9, 2009

Open enrollment for Medicare Part D began on November 15, 2009, and continues through December 31, 2009. Medicare beneficiaries who do not have a Part D plan, or who wish to change plans, should evaluate their options before December 31st. Those persons who enroll will have coverage effective January 1, 2010.

The AARP has prepared a guide individuals may use in evaluating their Medicare Part D options. It is available at:

http://bulletin.aarp.org/yourhealth/medicare/articles/quick_route_through_the_medicare_drug_plan_finder_2010.html.

In addition, the Centers for Medicare and Medicaid Services have a feature on its website (www.medicare.gov) which allows Medicare beneficiaries to compare plans. We also understand that some of the larger pharmacy chains offer a service allowing patients to compare plans and plan formularies using the drug data in their computer systems. The Area Agency on Aging also provides assistance in reviewing and selecting a Part D Plan.

Medicare provides additional assistance for some low income Medicare beneficiaries. As of January 1, 2010, the rules will expand, somewhat, making it easier for some individuals to qualify. The income and resource limits for extra assistance paying for prescription drugs are:

| <u>Individual monthly income</u> | <u>Couple Monthly Income</u> | <u>Asset Limits</u> |
|----------------------------------|------------------------------|------------------------------------|
| \$1,353 or less | \$1,821 or less | \$12,510 Single \$25,010 Couple |

DO NOT include the home you live in, vehicles, personal possessions, burial plots or irrevocable burial contracts.

For applications started January 1, 2010 or later, CMS will not count what another person pays for food and shelter as income or the value of any life insurance policy.

Patients may apply online for assistance with prescription drugs costs at <https://secure.ssa.gov/apps6z/i1020/main.html>.

If you need help completing the application for Extra Assistance, call Social Security toll-free at **1-800-772-1213**.

Finally, we remind you that low income Medicare beneficiaries who cannot afford a Medicare supplement, may qualify for QMB Medicaid. QMB Medicaid pays the following for eligible individuals:

- the monthly premium for Part A Medicare for those individuals who must pay a premium
- the monthly premium for Part B Medicare
- all Medicare co-insurance payments (the 20% of covered charges that Medicare will not pay)
- all Medicare deductibles, such as the in-patient hospital deductible.

The income limits when applying for QMB Medicaid are: \$923 per month (individual) and \$1,235 (couple). The resource limits are \$4,000 (individual) and \$6,000 (couple).

At the Elder Law Practice, we routinely assist individuals who are older, or who have special needs. We offer counseling, education and advocacy services as part of our legal representation. If you have questions about estate planning, or about how to find, get and pay for good care, we are available to guide you through the long-term care bureaucratic maze. We offer free 30 minute consultations.

Please do not hesitate to contact us if we can serve you.