

HELPING HANDS FOR SENIOR PLANS

Local Guidance. Personal Care. Peace of Mind.

UNDERSTANDING MEDICARE EXTRA HELP

Help Paying for Prescription Drug Costs

Medicare Extra Help is a federal program designed to help eligible individuals pay for prescription drug costs, including premiums, deductibles, and copays.



What Can Extra Help Assist With?

- ✓ Monthly prescription drug premiums
- ✓ Annual deductibles
- ✓ Copays and coinsurance
- ✓ Reducing overall medication costs



Who May Qualify?

You may qualify if you have:

- ✓ Limited income
- ✓ Limited resources
- ✓ Medicare coverage
- ✓ Medicaid or Medicare Savings Program assistance



Many People Never Apply

Many individuals who qualify for Extra Help are unaware they may be eligible. The program can save eligible beneficiaries thousands of dollars each year on prescription drug costs.



Information You May Need

- Medicare card
- Income information
- Bank account balances
- Retirement account information
- Investment information



Common Questions

Is Extra Help the same as Medicaid?
No. Extra Help specifically helps with prescription drug costs.

Is there a cost to apply?
No.

Can eligibility change?
Yes. Income and resource limits are reviewed annually.

Need Help Determining Eligibility?

Helping Hands for Senior Plans



402-934-3990

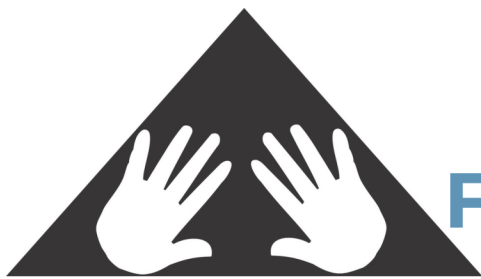


www.bestmedigaprates.com



Serving Nebraska & Iowa

Helping you understand Medicare with confidence.



HELPING HANDS FOR SENIOR PLANS

Local Guidance. Personal Care. Peace of Mind.

ANNUAL MEDICARE REVIEW CHECKLIST

A few minutes each year can help ensure your coverage continues to fit your needs.



Doctors & Specialist

- ☐ Have any of my doctors changed?
- ☐ Are my current providers still participating?
- ☐ Have I started seeing any new specialists?



Prescriptions

- ☐ Have any medications changed?
- ☐ Am I using my preferred pharmacy?
- ☐ Am I experiencing higher prescription costs?
- ☐ Are there any new medications I need covered?



Health Changes

- ☐ Have my healthcare needs changed?
- ☐ Have I had any recent surgeries or diagnoses?
- ☐ Am I interested in additional benefits like dental, vision, or hearing coverage?



Budget & Financial Assistance

- ☐ Has my monthly budget changed?
- ☐ Am I concerned about premiums or copays?
- ☐ Have I become eligible for Medicaid, Extra Help, or other assistance programs?



Life Changes

- ☐ Have I moved or changed counties?
- ☐ Did I retire this year?
- ☐ Did I lose employer coverage?
- ☐ Have there been any major life changes?



Questions for My Agent

Need Help Comparing Your Options?

Helping Hands for Senior Plans



402-934-3990



www.bestmedigaprates.com



Serving Nebraska & Iowa

Helping you understand Medicare with confidence.