

## Do you need help paying for health care?

The federal government offers several programs designed to help those who may have a difficult time paying for Medicare or accessing lower-cost health care. **If believe you qualify for any of these programs, call the Barrington Area Council on Aging at (847) 381-5030 for enrollment assistance.**

The **Medicare Savings Program** pays for the Medicare Part B premium, which is \$144.60 a month this year. People who qualify must meet asset and income criteria. **Eligibility: One person, income of less than \$1,461 per month and savings of less than \$9,360; two people, income of less than \$1,965 per month and savings of less than \$14,800.**

Another part of this program acts like a Medicare Supplement; not only does it pay for the Medicare Part B premium, but it also pays for Medicare Part A premiums, deductibles, and co-insurance. **Eligibility for one person is income of less than \$1,088 per month and savings of less than \$9,360; two people, income of less than \$1,462 per month, and savings of less than \$14,800.**

**Social Security Extra Help for Prescriptions** is also known as the Low Income Subsidy (LIS). This pays completely or partially for the monthly premium for the Medicare Part D prescription drug plan and helps generously with co-pays. This could mean free or very low costs for prescription drugs. **Eligibility: One person, income of less than \$1,615 per month and savings of less than \$14,610; two people, income of less than \$2,175 per month and savings of less than \$29,160.**

**Medicaid** for health insurance and prescriptions is available for both low-income individuals under 65 and Medicare recipients. **Eligibility for one person is**

**income of less than \$1,088 per month and savings of less than \$2,000; two people income of less than \$1,462 per month and less than \$3,000 in savings.** If you are close to that income and have little or no savings, BACOA can help with Medicaid Medical and SNAP yearly re-registrations.

**Medicare Part B free preventative health care benefits** and wellness visits. Certain preventative health care does not carry a 20% co-pay, so this would be free to those who have Medicare Part B.