

MIPPA Benefits

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 Bacoa 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.

MMAI – Managed Care works like an HMO; people who have both Medicaid and Medicare can qualify. It is being rolled out for all of Illinois in summer 2021. Because you could be auto-enrolled, watch your mail for a letter regarding enrollment. You are able to opt out or cancel, and it is best to do so right away before you get enrolled.

MMAI provides more coverage than straight Medicaid and is a one-card system that works through a network, but your physicians may or may not be a part of this system. If you want additional assistance, Bacoa has counselors trained for the Senior Health Insurance Program (SHIP)—give us a call at (847) 381-5030.