

Marci's Medicare Answers

We have a rapidly aging population, and a Medicare program that has become increasingly complex. Now more than ever, people need answers to their questions about health care benefits, rights and options. Through Marci's Medicare Answers—a free, nationally syndicated column from The Medicare Rights Center—we're working to provide accurate, timely and helpful information on Medicare. Each month we will include on our website a Marci's Medicare Answers section. Hope you find this helpful and interesting.

Dear Marci,

I am turning 65 in December 2015, and I am anxious to enroll in Medicare on time. When is the earliest that I can enroll in Medicare?

—Nancy

Dear Nancy,

When you turn 65 and become eligible for Medicare, the best time to enroll is during your Initial Enrollment Period (IEP). Your IEP includes the three months before, the month of, and the three months following your 65th birthday. For you, your IEP will span from September 2015 to March 2016. If you enroll in Medicare during this time, you will avoid late enrollment penalties.

The date when your Medicare coverage begins depends on when you enroll during your IEP. For your coverage to begin as soon as possible, it is best to enroll in the first three months of your IEP. Your Medicare coverage will then go into effect starting the month you turn 65.

To enroll in Medicare, you can call the Social Security Administration at 1-800-772-1213 or you can visit your local Social Security office. It is important to be proactive and take the steps to enroll during your IEP. If you miss your IEP, you may be limited to specific times when you can enroll in Medicare in the future, and you may face a penalty for late enrollment resulting in higher premiums.

—Marci

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Medicare Savings Programs can help those with limited income and assets

Medicare Savings Programs (MSPs), also called Medicare Buy-In, are assistance programs that help to pay certain Medicare costs for people with limited incomes and assets. MSPs can help to pay your monthly Part B premium, deductibles, co-insurances, and/or co-payments. It may possibly cover other Medicare costs, like Medicare Part D premiums and out-of-pocket costs.

MSP is an income-based program with eligibility rules regarding resources and assets. Resources would include such things as all bank accounts, stocks, bonds, mutual funds, IRAs. You do not count your primary residence or your car. Income includes Social Security benefits (before deductions), Railroad Retirement Benefits (before deductions), Veteran's benefits (before deductions), pensions, annuities, rental income, disability payments, and wages.

For an individual who is married and who is living with spouse — the spouse's income/resources must be included in your total even if the spouse is not applying for benefits. If your total income and resources are higher than what guidelines specify, but close to limits, you should apply regardless. You could still qualify because some portion of your income/resources may be disregarded.

In Maine, the MSP income eligibility starts at \$1,448/mo. for a single person; \$1,959/mo. for a couple. Liquid assets eligibility limits: less than \$50,000 for a single person; less than \$75,000 for a couple. There are three levels of benefits in this program — all levels pay for the beneficiary's Medicare Part B premium of \$104.90. MSP beneficiaries with maximum income of \$1,056/mo. for a single person; \$1,428/mo. for a couple, would also receive additional benefits including some coverage for Medicare deductibles and coinsurance.

Once approved for the MSP, it can take 2 – 3 months for all systems to communicate and for the Medicare Part B premium to stop coming out of your Social Security check. You should receive written notice telling whether or not you qualify. Be sure to keep all correspondence and copies of applications.

To learn more about MSPs in Maine and how to apply, contact your local Department of Health and Human Services Office (DHHS) 1-800-977-6740, your State Health Insurance Assistance Program (SHIP) 1-877-353-3771, or Legal Services for the Elderly (LSE) 1-800-750-5353.

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