ELDER*info* offers **free health insurance counseling to people with Medicare in Delaware**. To receive counseling – or to become a volunteer counselor – please call **1-800-336-9500 toll-free** in Delaware or (302) 674-7364.

Besides those listed inside, other sources of information about financial assistance for seniors include:

- www.medicare.gov
- www.helpingpatients.org
- www.phrma.org
- www.benefitscheckuprx.org
- www.needymeds.com

ELDER*info* is a public service of the Insurance Commissioner's Office and is funded in part by a grant from the federal Centers for Medicare & Medicaid Service (CMS).

For more information about your insurance and insurance rates, go to www.delawareinsurance.gov or call 1-800-282-8611

Delaware Department of Insurance
841 Silver Lake Blvd.
Dover, DE 19904

3/09

Financial Assistance For Seniors & People With Medicare

Delaware SHIP

State Health Insurance Assistance Program

From

ELDER*info*

1-800-336-9500

Karen Weldin Stewart, CIR-ML
Delaware's Insurance Commissioner

Programs Providing Financial Assistance To Delaware Seniors

Medicare Savings Program

People with Medicare who are enrolled in or entitled to Part A Medicare coverage and have a low income may qualify for help with Medicare expenses.

For Qualified Medicare Beneficiaries (QMB), Medicaid will pay their Medicare Part A and B premiums, deductibles, and coinsurance expenses. Prescriptions and other regular Medicaid services are not included. The income limit for the QMB program is $902.50 for an individual and $1,214 for a couple.

For some Medicare beneficiaries, Medicaid will pay the Part B Medicare premiums only. They are known as Specified Low-Income Medicare Beneficiaries (SLMB) and Qualifying Individuals 1 (QI-1). The income limit for the SLMB program is $1,083 for an individual and $1,457 for a couple. The income limit for the QI-1 program is $1,218 for an individual and $1,639 for a couple.

Call **ELDER*info*** at 1-800-336-9500 for more information.

Nemours Health Clinic

The privately funded Nemours Health Clinic provides dental, optometry and ophthalmology (eye) services including eyeglasses; audiology (hearing) screenings and tests, and provides hearing aids for qualified senior citizens of Delaware. Some of the services require small co-pays.

To be eligible for any or all of these services, applicants must meet the following criteria:

- 65 or older

- Resident of Delaware

- If you are single, annual income of $18,000

- If you are married, combined annual income of $24,125, even if a spouse isn't eligible

For more detailed information concerning Nemours services, call Patient Services on Rockland Road near Wilmington at (302) 651-4405 or Patient Services in Milford at 1-800-763-9326

Delaware Prescription Assistance Program

The Delaware Prescription Assistance Program, (DPAP) is funded by Tobacco Settlement monies and provides a $3,000 prescription benefit per year for low-income seniors or low-income disabled persons. Eligible individuals are responsible for a minimum co-pay of $5, or 25%, whichever is greater. You are not eligible for prescription assistance if your prescription costs are covered by full Medicaid benefits or by a health insurance plan other than a Medicare Part D plan. The program is designed to assist:

- Seniors and disabled adults with income less than $21,660

- Seniors and disabled adults under 65 spending more than 40% of their income on prescriptions per year

To contact the Delaware Prescription Assistance Program (DPAP), please call the state Department of Social Services EDS unit at 1-800-996-9969.

Medicare Extra Help

Medicare beneficiaries are eligible for extra help if they have limited income and resources. You may be able to get extra help to pay for the monthly premiums, annual deductibles, and co-payments related to the Medicare Prescription Drug program. However, you must be enrolled in a Medicare Prescription Drug plan to get this extra help. The extra help is estimated to be worth an average of $3,900 per year.

The 2009 income limits are $10,830 ($14,570 if married) for the full low-income subsidy and $16,245 ($21,855 if married) for other low-income subsidies. The 2009 resource limits are $8,100 ($12,910 if married) for the full low-income subsidy and $12,510 ($25,010 if married) for other low-income subsidies.

You can apply for extra help at any time of the year by calling our office at 1-800-336-9500 or go to www.ssa.gov/prescriptionhelp. There is no risk to call or apply.