

Help Made Simple: We'll Find Out if You Qualify

Financial Assistance Guide



Your Presbyterian Health Plan membership includes a personal service that helps you find out if you qualify for these programs.* A trusted Presbyterian Health Plan partner since 2006, My Advocate™ helps you apply for these programs at no cost to you. Find out if you qualify for Medicare Savings Programs or Extra Help / Low Income Subsidy by calling them today.

My Advocate does a brief screening by phone to find out if you may be eligible for any of these programs. If so, they complete signature-ready forms to ensure an accurate and complete application.

If you do qualify, My Advocate will also help you with annual recertification to ensure that you continue to receive financial benefits.

To see if you qualify for Medicare Savings Programs or Extra Help, call:



First Time Callers: 1-866-851-0324
 Recertifying Callers: 1-866-260-8083

You also have the option to contact your local Social Security office or to call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, seven days per week. TTY users should call 1-877-486-2048.



*This service is not a plan benefit.

Presbyterian complies with civil rights laws and does not discriminate on the basis of protected status including but not limited to race, color, national origin, age, disability, or sexual orientation or gender expression. If you need language assistance, services are available at no cost. Call (505) 923-5420, 1-855-592-7737 (TTY: 711).

ATENCIÓN: Si usted prefiere hablar en español, están a su disposición servicios gratuitos de ayuda lingüística. Llame al (505) 923-5420, 1-855-592-7737 (TTY: 711).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kójjí' hódíłnih (505) 923-5420, 1-855-592-7737 (TTY: 711).

For more information, visit <https://www.phs.org/pages/nondiscrimination.aspx>.

Help Made Simple – So You Can Get Back to What's Important

Many Medicare beneficiaries don't know that they qualify for money-saving programs. In this booklet, you will find programs and resources that may help you, your friends and your family who have Medicare.

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Help to Pay For Your Prescription Drugs

Extra Help / Low-Income Subsidy

If you qualify for Extra Help, also called Low-Income Subsidy (LIS), your plan premium and drug copayments will be reduced.¹ The coverage gap (also known as the donut hole) in your prescription drug coverage is also eliminated.

You must be on a plan that includes prescription drug coverage to qualify for Extra Help.

- Your monthly Presbyterian health plan premium will be reduced. You will see savings between \$9.10 and \$36.40 per month, which equals \$109.20 to \$436.80 over a year.
- Depending on the level of Extra Help granted, your drug copayments may be reduced to less than \$10.35 or to 15% of the cost of the drug.
- These reductions do not apply to medical copayments.

To qualify, your income and resources/assets need to be at or below the following:	
INDIVIDUAL 2022	MARRIED 2022
Monthly Income ² : \$1,698	Monthly Income ² : \$2,288
Resources/Assets ³ : \$15,510	Resources/Assets ³ : \$30,950

Those who qualify for Extra Help will also qualify for the Medicare Savings Programs: QMB, SLMB, and QI.

¹ Please note: For Presbyterian MediCare PPO Plan 2 with Rx and Presbyterian Dual Plus (HMO D-SNP) members, your prescription drug deductible will also be reduced.

² The house you live in, your vehicle(s), life insurance policies, and burial expenses do not count toward the resource/asset limit. Contact Social Security Administration for other income/ resource exclusions.

³ Income limits may increase in 2023. Income limits may be higher if household size is larger than two.

Source: Social Security Administration

Help to Pay For Your Medicare Premiums and Other Costs

Medicare Savings Programs (MSP)

If you qualify, the Medicare Savings Programs will help you pay for these Medicare premiums:

- The Part A premium of up to \$506 if you did not qualify for premium-free Part A.
- The Part B premium of up to \$164.90 that may be deducted from your Social Security check.

Help with coinsurance and copayments may be available with a Medicare Savings Program. See chart below for specific details.

Program	Qualified Medicare Beneficiary (QMB)	Specified Low-Income Medicare Beneficiary (SLMB)	Qualifying Individual (QI)	Qualified Disabled and Working Individuals (QDWI)
What program pays for:	Medicare Parts A and B premiums, deductibles, coinsurance and copayments	Medicare Part B premiums only	Medicare Part B premiums only	Medicare Part A premiums only
NM Monthly Income Limits:	Individual \$1,153* Married \$1,546*	Individual \$1,379* Married \$1,851*	Individual \$1,549* Married \$2,080*	Individual \$4,615** Married \$6,189**

- Your Medicare Part B premium of up to \$164.90 is returned to you each month if you qualify for any of the Medicare Savings Programs that pay for Part B.
- Over one year, that comes to about \$1,979 that you can spend on other needs.

*Amounts may change in 2023. Resource limits: \$8,400 Individual / \$12,600 Married

** Amounts may change in 2023. QDWI Resource limits: \$4,615 Individual / \$6,189 Married

Source: Centers for Medicare & Medicaid Services (CMS)