

Get Help with Medicare Costs

Information for Hawaiian Natives

Health care can be expensive. If you have Medicare and have trouble paying for your health care and prescriptions, you may be able to get help from several programs.

Two Programs That Can Save You Money

Extra Help with Prescriptions



Extra Help helps you pay for your Medicare Part D (prescription drug) costs. If you get Extra Help, you will have either no or a reduced premium for your drug plan and will pay no more than \$9.85 for your medicine at the pharmacy. Extra Help is sometimes called LIS, which stands for the Part D Low-Income Subsidy.

To get Extra Help in Hawaii, you must meet the following guidelines*:

Individual Income	Married Couple Income	Individual Resources	Married Couple Resources
\$1,974/month	\$2,653/month	\$15,510	\$30,950

* See next page for more information about counting income and resources.

Note: If you have Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (except QDWI), you do not have to apply for Extra Help. You will get it automatically.

Save Money on Medicare Premiums



Medicare Savings Programs help you to pay for some of your Medicare costs related to health care (but not prescriptions). Medicare Savings Programs are run through your state Medicaid office but help to pay for Medicare. Even if you do not get other types of Medicaid, you may be able to get help from this program.

In Hawaii, you may be able to get help from the Medicare Savings Programs if you meet the following guidelines:

Individual Income	Married Couple Income	Individual Resources	Married Couple Resources
\$1,779/month	\$2,390/month	\$8,400	\$12,600

These programs go by several different names:

- QMB (KWIM-bee) or the Qualified Medicare Beneficiary program helps pay for your costs in Medicare Parts A and B.
- The SLMB (SLIM-bee) or the Specified Low-Income Medicare Beneficiary and SLMB+ programs pay for your monthly Part B premium.
- QDWI or the Qualified Disabled and Working Individual program is for people with Medicare who are under age 65, disabled, and do not qualify for free Medicare Part A because they returned to work. QDWI pays for Medicare Part A premiums.

What counts as income and resources for Hawaiian Natives?

Income includes earnings, Social Security payments, pension payments, and cash assistance. Income limits include a \$20 income disregard.

Income does not include food, housing, or home energy assistance; up to \$2,000 per year received from individual interests in trusts or restricted lands; or payments to members of specific Indian Tribes as provided by Federal legislation.

Resources are things like money in a checking or savings account, retirement account, stocks, bonds, or real estate other than your primary residence. Resources do not include things like your house, car, furniture, clothing, household items, land held in trust for an individual or Tribe, or funds held in trust by the Secretary of the Interior for an Indian Tribe and distributed per capita to members of the Tribe.

Where to Get Help

Every state has its own State Health Insurance Assistance Program (SHIP). SHIPs are sometimes called different names in different states. In Hawaii, your SHIP is administered by the Hawaii Department of Health, Executive Office on Aging.

This office provides free information and assistance to people with Medicare and their families. You can ask your SHIP if you qualify for Extra Help or the Medicare Savings Programs. Even if you cannot get help from these programs, your SHIP may be able to help you select a prescription drug or health plan that can save you money.

Contact the SHIP:

In Hawaii: 808-586-7299

From neighboring islands: +1-888-875-9229

TTY: 800-770-8973

<https://hawaiiiship.org/>

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