

Local

A letter in the mail could help pay for Medicare

✍ By Jacob Dick Messenger-Inquirer

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Members of the Green River Area Development District are advising people to read their mail before tossing it, as a nondescript official-looking letter could be an aid in paying for healthcare.

Nearly 3,600 people enrolled in Medicare, who are likely eligible for additional benefits in the seven-county GRADD region, have been selected to receive letters from the Social Security Administration about applying.

The SSA mails letters every spring to inform possible recipients about subsidies for Medicare Part A, Part B and Part D available to people of a certain income. The low-income subsidy known as Extra Help would give additional assistance in paying for prescription coverage with Medicare Part D, and the Medicare Savings Program (MSP) helps pay premiums and hospital insurance by supplementing Medicare Parts A and B.

Ken Lawson, National Council on Aging outreach specialist for GRADD, said receiving the subsidies could make a difference for people who are opting out of Medicare due to costs.

"The idea is to make sure very low-income people are getting the benefits they need," Lawson said. "If they are doing without healthcare, that makes disastrous consequences."

People qualifying for the MSP would earn an annual income at 135 percent of the national poverty line plus \$240 -- that is, \$16,521 for a single person and \$22,164 for a two-person household. Low-income subsidy qualifiers earn an annual income at 150 percent of the poverty line, or \$18,090 for a single person and \$24,360 for a two-person household.

According to calculations by Dawson, 1,725 people in Daviess County could qualify for one of the subsidies. There was a 6 percent drop overall of qualifying people in the GRADD region between 2016 and 2017.

Aside from waiting for a letter, people interested in whether or not they qualify for additional benefits can register for a benefits checkup at www.benefitscheckup.org/GRADD. Lawson is also available to help with checkups, and said he often does outreach at senior centers and health fairs to make sure people are aware of their options.

Checkups do not include personal identity and Lawson said he usually only receives a gender, age and ZIP code. Lawson can said he can also offer suggestions for drug manufacturer programs and fixed-cost pharmacies that might help meet people's needs.

For those worried about privacy or stigma, Lawson said he hopes people consider how the subsidies could affect their life.

"Getting help through these particular programs is very important to people," Lawson said. "This is their healthcare."

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