

CLAIM CANNOT HELP

CLAIM volunteers answer your questions and provide free health insurance counseling and assistance to Medicare beneficiaries and their families in these areas:

Original Medicare, Medicare Supplements, Managed Care Plans, New Medicare+Choice Options and Plans,
Long-Term Care Insurance, Public Benefit Programs, Appeals and Grievances, Enrollment Questions,
Suspected Waste, Fraud and Abuse

Qualifications:

CLAIM is part of a national network of 53 health insurance and assistance programs. Each state and U.S. territory has an active program that assists Medicare beneficiaries and their families.

CLAIM volunteers attend a comprehensive three-day training course to become certified counselors, and then are kept abreast of emerging issues through quarterly training and resource updates.

Counseling sites:

Local CLAIM counseling sites are sponsored by senior centers, hospitals, area agencies on aging and other senior organizations, and can be found in many Missouri communities.

To find the CLAIM Program nearest you, call the referral hotline with your location.

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MEDICARE BENEFICIARY

1-800-390-3330



Medicare Savings Programs

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Medicare Savings Programs are federal and state funded assistance programs that help pay for some Medicare expenses. For those that do not qualify for Medicaid (MO HealthNet) benefits, there may still be help for "payment of Medicare premiums." These programs require that an individual have:

- Income below 135% of the federal poverty level, and
- Resources below \$7,160 for a single person or below \$10,750 for a couple.

If you qualify for any Medicare Savings Program, you automatically qualify for the [Prescription Drug Extra Help program](#). Medicare will pay the premiums for a basic prescription drug plan, and pay for most covered prescription medications (except for small co-pays). The beneficiary will not have the gap in coverage, and if they reach the out-of-pocket maximum, Medicare will pay 100% of their covered medication costs.

The chart below details the three available programs and the assistance offered:

What It's Called	Maximum Income and Resources	What It Pays For
<p>QMB</p> <p><i>Qualified Medicare Beneficiary</i></p>	<p>Single – \$993</p> <p>Couple – \$1,331</p>	<ul style="list-style-type: none"> • Medicare Part A monthly premiums (when applicable) • Medicare Part B monthly premiums • Deductibles, copays, and coinsurance for Medicare Parts A and B, and Medicare Advantage plans.
<p>SLMB</p> <p><i>Specified Low-Income Medicare Beneficiary</i></p>	<p>Single – \$1,187</p> <p>Couple – \$1,593</p>	<p>Medicare Part B monthly premiums.</p>
<p>QI-1 (SLMB-2)</p> <p><i>Qualified Individual-1</i></p>	<p>Single – \$1,333</p> <p>Couple – \$1,790</p>	<p>Medicare Part B monthly premiums. (Federal funding is subject to availability.)</p>

To apply for any of the Medicare Savings Programs, a MO HealthNet (Medicaid) application must be completed and submitted to your local Family Support Division office. Get the [application here](#). If you have questions about your benefits, contact your local Family Support Division office. [Click here to find your county's Family Support Division office.](#)



Missouri Rx (MoRx)

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Missouri Rx (MORx) is a [State Pharmaceutical Assistance Program](#) that works with Medicare prescription drug coverage to help beneficiaries save money on prescription drugs. Missouri Rx pays for 50% of the costs of all covered Medicare prescriptions, even in the "donut hole" or coverage gap. MORx can also pay for 50% of any deductible, but will not pay monthly premiums.

To qualify for the MoRx benefits you must:

- be a Missouri resident
- be enrolled in a Medicare prescription drug plan or Medicare Advantage Plan with drug coverage
- If single – have an annual gross income of \$21,660 or less
- If married – have an annual gross income of \$29,140 or less

RESOURCES (ASSETS) ARE NOT COUNTED TOWARDS ELIGIBILITY FOR MORx

Anyone enrolled in [MO HealthNet](#) will be automatically enrolled into the MORx program. To request an application, please contact CLAIM at 1-800-390-3330. Completed applications should be mailed to:

MoRx Plan
P.O. Box 208
Troy, MO 63379

Upcoming Events

Show-Me-Shelby Co Business Expo – Shelbina, MO
 March 7 @ 9:00 am - 1:00 pm
 11th Annual All-Ability Expo – Arnold, MO
 March 7 @ 10:00 am - 2:00 pm
 CMAAA Medicare Boot Camp – Columbia, MO
 March 18 @ 5:30 pm - 7:30 pm
 Warren Co Family Health Fair – Wright City, MO
 March 28 @ 9:00 am - 1:00 pm
 Caregiving at Home Series-St. Louis, MO
 April 13 @ 6:30 pm - 9:00 pm
[View All Events](#)

News for Missourians

[CMS Strengthens Five Star Quality Rating System for Nursing Homes](#)
 March 4, 2015
[Become a PEER educator for diabetes](#)
 February 19, 2015
[Are you at higher risk for glaucoma?](#)
 February 11, 2015
[Remembering Hazel Borders](#)
 January 28, 2015

Contact

200 N. Keene St., Ste. 101
 Columbia, MO 65201
 Toll-Free: (800) 390-3330
 Local: (573) 817-8320
claim@primaris.org





Part D Extra Help (Low Income Subsidy)

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The most readily available assistance program for Medicare is the Part D Extra Help program. This pays for 85% or more of the costs that come with Medicare's Prescription Drug Program (Part D). It is sometimes called the Low Income Subsidy program or LIS.

Extra Help has higher income and asset limits than programs such as Medicare Savings Programs and Medicaid. LIS offers assistance to beneficiaries by helping them pay a reduced amount for Medicare-covered prescriptions at the pharmacy. A beneficiary can be enrolled in a stand-alone Prescription Drug Plan or a Medicare Advantage plan with drug coverage. There are different levels of assistance that vary by income and asset levels. The lower the income and resource, the greater the help.

Who's Eligible?		
	Individuals	Couples
Monthly Income	\$1,471	\$1,991
Resources*	\$13,640	\$27,250
*Resources include bank accounts, CDs, stocks and bonds. Your home and car are not included.		

(These numbers are accurate as of January 2015.)

Enrollment in Extra Help is done through the Social Security Administration. An application can be [submitted online](#) or a paper application can be requested by contacting CLAIM or visiting your local SSA office. [Click here for help finding your local Social Security office.](#)

You automatically get Extra Help if you:

- have both Medicare *and* Supplemental Security Income (SSI), or
- have both Medicare *and* Medicaid.

Upcoming Events

CMAAA – Medicare Boot Camp – Versailles, MO-Postponed due to weather! Sorry!
 March 4 @ 5:30 pm - 7:30 pm
 11th Annual All-Ability Expo – Arnold, MO
 March 7 @ 10:00 am - 2:00 pm

News for Missourians

[Become a PEER educator for diabetes](#)
 February 19, 2015
[Are you at higher risk for glaucoma?](#)

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