

DMAB offers **free health insurance counseling** to people of all ages with Medicare in Delaware. DMAB can help with questions about Medigap plans, Medicare Part D, Medicare Advantage plans, and more. To receive help call DMAB at 1-800-336-9500 (toll-free in Delaware) or (302) 674-7364.

DMAB is always looking for volunteers to become counselors. You can help make a difference in your community.

In addition to the resources listed inside this brochure, other sources of information about financial assistance for seniors (and/or people of all ages with limited incomes) include:

- www.medicare.gov
- www.benefitscheckup.org
- www.needymeds.org
- www.pparx.org
- www.rxassist.org

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**Delaware Medicare
Assistance Bureau**
www.delawareinsurance.gov/DMAB

For more info about insurance,
definitions of words and terms, and
to find the latest insurance rates visit
www.delawareinsurance.gov



Delaware Department of Insurance
841 Silver Lake Blvd.
Dover, DE 19904
1-800-282-8611

Financial Assistance for Seniors & People With Medicare



From the
**Delaware Medicare
Assistance Bureau**
1-800-336-9500



Karen Weldin Stewart, CIR-ML
Delaware Insurance Commissioner

Financial Assistance for Delaware Medicare Beneficiaries

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 \$1,010 for an individual and \$1,355 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 \$1,208 for an individual and \$1,622 for a couple. The income limit for the QI-1 program is \$1,357 for an individual and \$1,823 for a couple.

Call DMAB at 1-800-336-9500 for more information.

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 \$4,000 per year.

The 2016 monthly income limits are \$1,485 if single and \$2,003 if married. The 2016 resource limits are \$13,640 if single and \$27,250 if married.

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.

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 \$23,760
- 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.

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 \$20,600
- If you are married, combined annual income of \$31,900, even if a spouse isn't eligible.

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

