

## A NEW “TWIST” IN THE LAW MAY HELP YOUR MOM

**By Everett M. Lo**

**Regional Public Affairs Office, Social Security Administration, New York Region**

Mom has always been there to nurture and take care of you. Mother’s Day is the perfect time to give back and look out for her. If she’s having a hard time paying for her prescription drugs, tell her about the Medicare Prescription Drug Plan and the *extra help* available through Social Security.

If your mother, or any special woman in your life, is covered by Medicare and has limited income and resources, she may be eligible for *extra help* to pay her monthly premiums, annual deductibles, and prescription co-payments. The *extra help* is worth an average of \$3,900 per year.

Perhaps you’ve looked into the Medicare Prescription Drug Plan for Mom before, and discovered that she did not qualify due to her income or resources. In 2010, the law has changed. As Chubby Checker will tell you, a new “twist” in the law makes it easier than ever to qualify for the *extra help*.

It’s easy to figure out whether Mom is eligible for the *extra help*. To qualify, she must be receiving Medicare and:

- Have income limited to \$16,245 for an individual or \$21, 855 for a married couple living together. Even if her annual income is higher, she still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments. Some examples in which income may be higher include if she or her husband:
  - Support other family members who live with them;
  - Have earnings from work; or
  - Live in Alaska or Hawaii; and

- Have resources limited to \$12,510 for an individual or \$25,010 for a married couple living together. Resources include such things as bank accounts, stocks and bonds. We do not count her house or car as resources.

Thanks to this new “twist” in the law, we no longer count any life insurance policy she has as a resource, and we no longer count as income any financial assistance she receives regularly from someone else to pay her household expenses like food, mortgage or rent, utilities or property taxes. Don’t take our word for it, see Chubby Checker’s rocking message at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

While you’re there, you can fill out an easy-to-use online application for your mom at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp). To apply by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the *Application for Help with Medicare Prescription Drug Plan Costs* (SSA-1020). Or go to the nearest Social Security office.

If you’d like to learn more about the Medicare prescription drug plans and special enrollment periods, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Maybe it’s been a few years since Mom has taken to the dance floor to do *The Twist*. But saving an extra \$3,900 a year on prescription drugs may cause her to jump up and dance. What better gift could you give her this Mother’s Day?