

What is Medicare?

Medicare is the federal health insurance program for any of the following people:

- aged 65 or older
- with disabilities, or
- who are blind

There are several Medicare programs:

- **Medicare Part A** covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health. Part A also helps pay for durable medical equipment, like a hospital bed or wheelchair.
- **Medicare Part B** covers certain doctors' services, outpatient care, medical supplies, and preventive services. These include physical, occupational, and speech therapies, as well as durable medical equipment.
- **Medicare Part D** helps pay for medications. People pay a monthly premium and a low co-payment for each prescription.
- **Low Income Subsidy (LIS)** ("Extra Help") helps those with low income and low assets pay for the Medicare Part D monthly premium, deductible, coinsurance, and copayments.



This information is based on current laws that are subject to change, and is not legal advice.

Please reach out to us if your benefits:

- Were denied, stopped, or lowered and you think it was wrong
- Your appeal was denied

ELIGIBILITY FOR HELP WITH **MEDICARE PREMIUMS**

Who qualifies?

- Enrolled in Medicare Part B
- Assets worth less than:
 - Person \$7,730
 - Couple \$11,600
- Income below \$1,449 each month
 - Below \$1,060 each month: Covers Medicare Part B Premium, co-pays and co-insurance.
 - Between \$1,060 and \$1,449 each month: Covers Medicare Part B Premium



For questions about Medicare or for help with coverage, you can contact the **Ohio Senior Health Insurance Information Program (OSHIIP)** at (800) 686-1578.

Our programs provide free legal services for low-income Ohioans and seniors. We do not discriminate on the basis of actual or perceived race, color, religion, sex, sexual orientation, gender identity or expression, marital status, national origin, disability, age, ancestry, or military status in participation in our programs or employment practices.



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