



# 'Care Share

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## Cheap Drugs...Or At Least Extra Help with Drug Costs

Having trouble paying for your prescriptions? There may be help available. Medicare's Extra Help program offers assistance with out-of-pocket drug costs and Part D insurance premiums to beneficiaries with limited incomes and resources. In 2018, for those who qualify, a prescription for a generic drug will cost no more than \$3.35, and for a brand-name drug, no more than \$8.35.

To qualify for the program in 2018, your income cannot exceed \$18,210 for an individual \$18,210 or \$24,600 for a married couple residing in the same household. Based on personal circumstances, those with higher income levels may still qualify.

The resource limits are \$12,600 for an individual and \$25,150 for a married couple. Resources include bank accounts, investments in stocks, bonds and mutual fund, Individual Retirement Accounts (IRA's) and cash on hand. They also include real estate and other "hard" assets. However, Social Security will not count your primary residence, one car, personal possessions, life insurance policies, funds set aside for burial expenses and property you need for self-support. (For a more complete list of what Social Security defines as a resource, click [here](#) or contact them directly.)

You automatically qualify for Extra Help if you have full Medicaid coverage as well as Medicare coverage, receive Supplemental Security Income (SSI) or get help from your state's Medicare Savings Program with Part B premiums.

If you're not sure that you're paying the right amount for your prescriptions, call your Part D insurer. You may need to provide them with documentation so they can determine the level of Extra Help you should be receiving. And if it turns

out that you've been paying too much for your drugs and you aren't enrolled in Medicare drug plan; you may be entitled to a refund of some of your overpayment.

To find out if you qualify for Extra Help, you can **apply online**. You can also call Social Security at 1-800-772-1213, or you can apply at your local Social Security office. Your State Health Insurance Program, operated by Missoula Aging Services, can also help with questions. You can reach them at 800-551-3191.

### Fewer Donuts, More Dollars... The Hole Is Closing

Most of us like donut holes, the fried and sugar-coated blobs cut from the middle of the donut. However, as applied to the hole in the middle of your prescription drug coverage, they may not be so appealing.

When prescription drug coverage was first made available in 2006, it was designed with a coverage gap which came to be known as the "donut hole." A provision of the Affordable Care Act, passed in 2010, set up a timetable for closing that gap. It is currently slated for elimination in 2020.

For 2018, you enter the coverage gap once you and your insurance company have spent a combined total of \$3,750 on your prescription medications. People receiving Extra Help won't face the coverage gap. Once you're in the gap, you'll pay no more than 35% of the cost of brand-name drugs and 44% for generics. When your out-of-pocket spending reaches \$5,000, you exit the gap, automatically qualify for "catastrophic coverage". This means that you will have only very small co-payments for covered drugs for the rest of the year.

*The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at [www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov).*

## Does Your Mobile Phone Ring More Than It Used To?

Does it seem like you're getting more robocalls and spam calls? And do those calls more often seem to originate from somewhere in Montana (maybe even the town you live in)?

When a call seems to be local, even if you don't know the number, you're probably more inclined to answer it. As Montanans, we're a pretty trusting lot. We've been able to trust each other, and mostly that trust is justified.

Unfortunately, in the electronic age, this is changing and not for the better. Robocallers now routinely mask real numbers with a genuine-looking local number. This technique is called "spoofing" (and it can also be used to make emails look like they come from legitimate sources).

The Federal Trade Commission received almost 5 million complaints last year about robocalls, but the nature of communications technology in the digital age makes stemming this tide extremely difficult.

However, there are some steps you can take to protect yourself.

- Contact your carrier to see if there is a service you can sign up for which will block these calls. But be forewarned that each carrier defines robocalls a little differently and thus their screen techniques may vary in effectiveness. Also, you will likely be charged a small monthly fee for the service.
- Block the numbers one by one as they appear; however, because the numbers are constantly changing, this probably won't be very effective. There are easy ways to do this using on mobile phones by using the call history, with slightly different

techniques required for iPhone and Android devices.

- Download a third-party app onto your mobile phone. These apps usually charge a monthly fee to subscribe to their service, but in exchange they are constantly updating their databases of fraudulent numbers. You can usually get a free trial of the service to see how well it works.

Finally, be sure to add yourself to the **National Do Not Call Registry** by going to **donotcall.gov**. Most legitimate companies will honor your request, so if an entity is ignoring the Registry, there's a good chance that it's a scammer.

**In the end, perhaps the best advice is the simplest: if you don't recognize the number, DON'T ANSWER!**

### Your Medicare Card Is In The Mail...Or Will Be Soon!

Just a quick reminder that new Medicare cards are starting to arrive. You don't need to do anything but check the mail. If somebody tries to tell you that you have to pay a fee or answer some personal questions, hang up or walk away. Don't make a scammer's day!

### National Headlines

*Click on the links for more information. These are great stories to share.*

[Eye Care Provider Convicted in \\$1.2 Million Scam](#)  
*CoolBlindTech.com*

Georgia eye care provider scammed \$1.2 million from Medicare and Medicaid by targeting seniors and the disabled

[Nationwide Medical Device Scam Targeting Seniors](#)  
*WTHR.com*

Seniors are being scammed by durable medical equipment telemarketers and being sent equipment they don't need

*Montana SMP is a program coordinated by Missoula Aging Services and partnered with local Area Agencies on Aging. This project was supported, in part by grant number 90MP0233, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy*