

TIPS AND RESOURCES FOR CAREGIVERS

Is Additional Financial Support Available?

There are a number of state and federal programs that offer help with health care costs—it is worth exploring the resources below to see if you might qualify.

HELPFUL TIPS

- **Medicare Savings Programs are available.** All states have programs called Medicare Savings Programs (MSPs) that can help pay Medicare expenses including, in some cases, deductibles and coinsurance for those who qualify. Go to www.medicare.gov/caregivers and click on “Caregiver Topics,” then “Support for Caregivers,” and “Financial Help for Caregivers” to learn more.
- **Get help with prescription drug costs.** Based on income and other factors, some people with Medicare can get help paying for Medicare prescription drug coverage. Contact Social Security at 1-800-772-1213 or visit www.socialsecurity.gov and click on the “Medicare” link to learn more. Some drug manufacturers also offer Pharmaceutical Assistance Programs for people with Medicare Part D. Go to www.medicare.gov/caregivers and click on “Caregiver Topics,” “Support for Caregivers,” and “Financial Help for Caregivers” to learn more.
- **States offer help with Medicare premiums.** State Medical Assistance Offices offer programs that pay for some or all of the Medicare premiums for people with limited incomes. Call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov and select “Useful Phone Numbers and Websites” to learn more. In addition, 21 states offer State Pharmaceutical Assistance Programs that help pay drug plan premiums and/or other drug costs. Learn more at the “Caregiver Topics” and “Support for Caregivers” and “Financial Help for Caregivers” links at www.medicare.gov/caregivers.
- **Get free personalized counseling and assistance.** State Health Insurance Assistance Programs (SHIPs) offer free health insurance counseling right in your community. Learn more about SHIP offices by selecting “Useful Phone Numbers and Websites” at www.medicare.gov.
- **Public assistance programs can cover additional needs.** Many people qualify for support from Social Security, Medicaid, the Supplemental Nutrition Assistance Program, in-home services pharmacy programs, and more. The National Council on Aging helps Americans determine their eligibility for public assistance and a wide range of other support programs at www.benefitscheckup.org.

Ask Medicare (www.medicare.gov/caregivers) also offers information on enrolling in Medicare, choosing a prescription drug plan, finding state and local resources to support caregiving tasks, accessing in-home services, and a free e-newsletter with the latest Medicare updates.