

Drug benefit expanded to 1 million more seniors

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Writer



In this Feb. 17, 2008, file photo, Chubby Checker performs prior to the start of the Daytona 500 at Daytona International Speedway in Daytona Beach, Fla. In case the prospect of nearly \$4,000 in prescription assistance isn't enough to perk up low-income seniors, the government is using '60s singer Checker to publicize "the twist" in the Medicare drug program. (AP Photo/John Raoux)

(AP) -- In case the prospect of nearly \$4,000 in prescription assistance isn't enough to perk up low-income seniors, the government is using '60s singer Chubby Checker to publicize "the twist" in the Medicare drug program.

As of Jan. 1, more than 1 million low-income seniors are newly eligible for more generous prescription drug benefits under the "extra help"

program. Benefiting from a new law are those with life insurance policies and those who regularly get money from relatives to help pay household expenses but were previously disqualified because of too many assets or too much income.

"The safety net is frayed and this is a way to start stitching it back together again," said Hilary Dalin, associate director for benefits at the National Council on Aging.

Income limits are \$16,245 a year for singles and \$21,855 for married couples living together. Assets such as stocks, bonds and bank accounts must be limited to \$12,510 for singles and \$25,010 for married couples. The value of homes and automobiles are excluded.

Under the old law, applicants had to include the value of life insurance policies in calculating their assets. They also had to include as part of their income money received on a regular basis from relatives and friends to help pay household expenses.

Social Security Commissioner Michael J. Astrue urged seniors who were rejected for the program in the past to reapply.

To help promote the new twist in the law, Astrue enlisted Chubby Checker, who danced and sang "The Twist" to the top of the pop charts in the early 1960s. Those too young to remember Checker probably don't qualify for the 65-and-up [health care plan](#).

"It's extra help," Checker said in an interview, "and this is what I'm all about." He is scheduled to unveil an ad campaign Friday in New York City, including posters, brochures and a television public service announcement.

About 32 million seniors are enrolled in the [Medicare Part D](#)

prescription drug program. About 30 percent of them are enrolled in the extra help program, also known as the low-income subsidy.

Benefits vary by income. For many, the extra help program eliminates premiums and annual deductibles and charges copays as low as \$1.10 for generic drugs and \$3.30 for brand names.

Robert Sachs of New York City said his prescription drugs would cost at least \$2,000 a month if he had to pay full price - an amount he couldn't afford. Sachs, 67, has multiple sclerosis and other medical problems and must take several medications.

Under the extra help program, Sachs said, he pays \$6 a prescription for name-brand drugs and less for generics. "I wouldn't be here if I couldn't have this benefit," he said in an interview.

Sachs said he learned of the program from the [Medicare](#) Rights Center, a consumer group based in New York.

"Even with Part D drug coverage, many folks can't afford the drugs that they need," said Joe Baker, president of the Medicare Rights Center. "Extra help gives them what they need to make the drug benefit affordable."

Low-income seniors can apply for the program online at socialsecurity.gov, or by calling 1-800-772-1213. [Seniors](#) can also apply at their local Social Security office.

More information: Extra Help program:
<http://www.ssa.gov/prescriptionhelp>

Medicare Rights Center: <http://www.medicarerights.org>

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