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62,000 Michigan seniors might be eligible for \$4,000 in drug savings

Tens of thousands of Michigan seniors could get up to \$4,000 to help cover prescription drug costs — if they knew to ask.

According to the latest data, an estimated 62,000 Michigan seniors were eligible in 2010 for Medicare's Low Income Subsidy, or Extra Help program, but are not applying, leaving behind about \$250 million in benefits each year, said Howard Bedlin, vice president of public policy and advocacy for the Washington-based National Council on Aging, a nonprofit service and advocacy organization.

Many are isolated seniors, but some are intimidated by applications that can sometimes seem like “another language,” said Jennifer Therrien, [Medicare/Medicaid Assistance Program](#) Manager at the Southfield-based [Area Agency on Aging 1-B](#).

But most of the time?

“A good portion of seniors just don't know it's out there,” Therrien said.

It's part of a larger national issue: Just half of seniors eligible for federal programs that range from food stamps to help covering medical costs

ever apply for them, Bedlin said.

It's a "lack of information, misinformation" and complicated paperwork, agreed Lindsey Felsing, director of economic security at Elder Law of Michigan, a Lansing-based nonprofit.

The Area Agency on Aging in Southfield, which covers six counties, is to hold several meetings in the coming weeks to help seniors apply for [Extra Help](#).

The Medicare subsidy shrinks out-of-pocket costs for prescription drugs under Medicare Part D, the federal prescription drug program mostly for those older than 65.

Once a person is approved, his or her insurer is notified. And in 2014, that beneficiary will pay no premiums, no deductibles, and no more than \$6.35 for an insured prescription — an average savings of \$4,000 a year, according to the National Council on Aging.

In West Bloomfield, Hazel Bimer enrolled her 85-year-old mother, a now long-retired dental office manager. Her mother's medications, including drugs to help her fight cancer, had cost as much as \$600 a month, Bimer said.

With savings dwindling, Bimer and her siblings wondered how long their

mother would be able to stay in the assisted living facility she loved. It was a long application, Bimer said, but worth it.

“Within not even a month, I noticed that when we got her bill from the pharmacy that it was marked ‘paid,’ ” Bimer said. “It was wonderful.”

Nearly 1 in 5 Michigan seniors lives on less than \$17,505 a year, or 150% of the poverty level.

Roughly, a single person with an income less than \$17,235 or a married couple with an income less than \$23,265 may qualify for Extra Help.

Assets also are [part of the calculation](#), but do not include things like a home, Therrien said.

Contact Robin Erb: 313-222-2708 or orrb@freepress.com. Follow her on Twitter <https://twitter.com/FreepHealth>.