



FEDERATION OF AMERICAN CONSUMERS AND TRAVELERS - NEWS RELEASE -

FOR IMMEDIATE RELEASE

Getting Help With Your Medical Expenses

EDWARDSVILLE, IL, February 15, 2010 - The Federation of American Consumers and Travelers (FACT) has issued a summary of Federal and state programs designed to help certain persons with their medical bills. Programs available:

Medicaid (also called Medical Assistance)

This is a joint Federal and state program that helps pay medical costs for certain people and families who have limited income and resources. Medicaid will pay participating doctors, pharmacists, hospitals or other providers for your care.

Each state decides what counts as income and resources, who is eligible, what services are covered, and the cost for services. States also can decide how to run their program as long as they follow Federal guidelines.

Medicare Savings Programs

States have programs that pay Medicare premiums and, in some cases, may also pay Part A and Part B deductibles and coinsurance. Among these programs:

Qualified Medicare Beneficiary (QMB)—Helps pay your Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments) if your income and resources are at or below a certain level.

Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI)—Helps pay your Part B premiums if your income and resources are at a certain level.

Qualified Disabled & Working Individuals (QDWI)—Helps pay your Part A premiums if your income and resources are at a certain level.

Supplemental Security Income (SSI) Benefits

SSI is a monthly amount paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 or older. SSI benefits provide cash to meet basic needs for food, clothing, and shelter. SSI benefits aren't the same as Social Security benefits.

Persons who qualify for Medicaid, one of the Medicare Savings Programs or SSI may also qualify for a program called "Extra Help" in paying the costs of Medicare prescription drug coverage. The income and resources level may change every year. The only way to know for sure if you qualify is to apply with your State Medical Assistance (Medicaid) office.

For additional information:

Call 1-800-MEDICARE (1-800-633-4227), and say "Medicaid" to get the telephone number for your state. TTY users should call 1-877-486-2048. And/or visit www.medicare.gov.

Contact your State Health Insurance Assistance Program (SHIP) for free health insurance counseling and personalized help making coverage decisions, for information on programs for people with limited income and resources, and for help with claims, billing, and appeals.

Social Security can be reached at 1-800-772-1213 for information on SSI or applying for Extra Help. TTY users should call 1-800-325-0778. The Web site address: www.socialsecurity.gov.

This news bulletin has been issued by The Federation of American Consumers and Travelers (FACT), a consumer organization formed under the not-for-profit corporation laws of the District of Columbia in 1984. FACT serves more than 1 million consumers nationwide. Additional information on FACT may be found in the *Encyclopedia of Associations*, and by visiting the association's Web site (www.usafact.org). Informative, unbiased news bulletins are regularly disseminated by FACT to help its members remain current on matters which might seriously impact their lives. The association does not offer support to -- and does not receive support from -- any political party or movement. In addition to publishing consumer-related reports, the association provides more than 30 benefits for its members, ranging from [medical insurance](#) and [dental discounts](#) to [prescription drug savings](#) and [scholarships](#). FACT's administrative office is located at 318 Hillsboro Avenue, Edwardsville, IL 62025.