Kansas Legal Services

A non-profit law firm and community education organization helping low and moderate income people in Kansas

www.kansaslegalservices.org

All About Services for Seniors

KLS works with the Kansas Department for Aging and Disability Services (KDADS) and the Area Agencies on Aging as a part of the state aging network. Older Americans Act funds are added together with LSC and other private funds to address this growing area of need.

Medicare Interactive

Medicare Interactive will help you with basic questions about Medicare.

Helping you understand the Medicare maze

Medicare Savings Programs

Medicare Savings Programs (MSPs) are programs that help pay for your Medicare medical

The Medicare Savings programs (MSP) do not have any estate recovery requirement.

If you think you might qualify for any of these benefits, print this application and send it to your local DCF (Kansas Department for Children and Families) office. Find your local office on this map:

http://www.dcf.ks.gov/services/Pages/DCFOfficeLocatorMap.aspx

I Can't Afford My Medicare Premiums - What Can I Do?

Do you have Medicare Part A or hospital insurance?

You may qualify for a Medicare Savings Program if you have limited income and resources.

---

### I Can't Afford My Medicare Premiums - What Can I Do?

**Do you have Medicare Part A or hospital insurance?**

**You may qualify for a Medicare Savings Program if you have limited income and resources.**

---

### Extra Help Program Income and Asset Limits 2020

**If you have Medicare only**

<table>
<thead>
<tr>
<th>Income limit</th>
<th>Asset limit</th>
<th>Program</th>
<th>Copayments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Below $1,615 ($2,175 for couples) per month in 2020</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td><strong>Up to $14,610 ($29,160 for couples) in 2020</strong>&lt;sup&gt;2&lt;/sup&gt;</td>
<td><strong>Partial Extra Help</strong> Premium depends on your income $85 deductible or the plan's standard deductible, whichever is cheaper</td>
<td>15% coinsurance or the plan copay, whichever is less After $6,350 in out-of-pocket drug costs, you pay $3.60/generic and $8.95/brand-name or 5% of the drug cost, whichever is greater</td>
</tr>
<tr>
<td><strong>Up to $1,456 ($1,960 for couples) per month in 2020</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td><strong>Up to $9,300 ($14,800 for couples) in 2020</strong>&lt;sup&gt;2&lt;/sup&gt;</td>
<td><strong>Full Extra Help</strong> $0 premium and deductible&lt;sup&gt;3&lt;/sup&gt;</td>
<td>$3.60 generic copay $8.95 brand-name copay No copay after $6,350 in out-of-pocket drug costs</td>
</tr>
</tbody>
</table>

**If you have Medicare and Medicaid and/or a Medicare Savings Program**

<table>
<thead>
<tr>
<th>Enrolled in</th>
<th>Income limit</th>
<th>Program</th>
<th>Copayments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid and/or a Medicare Savings Program</td>
<td><strong>Above $1,083 ($1,457 for couples) per month in 2020</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td><strong>Full Extra Help</strong> $0 premium and deductible&lt;sup&gt;3&lt;/sup&gt;</td>
<td><strong>$3.60 generic copay</strong> $8.95 brand-name copay No copay after $6,350 in out-of-pocket drug costs</td>
</tr>
<tr>
<td>Medicaid</td>
<td><strong>Up to $1,083 ($1,457 for couples) per month in 2020</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td><strong>Full Extra Help</strong> $0 premium and deductible&lt;sup&gt;3&lt;/sup&gt;</td>
<td><strong>$1.30 generic copay</strong> $3.90 brand-name copay No copay after $6,350 in out-of-pocket drug costs</td>
</tr>
</tbody>
</table>

**Note:** Income and asset limits on this chart are rounded to the nearest whole dollar. There's also a $20 income disregard (factored into the income limits above) that the Social Security Administration automatically subtracts from your monthly unearned income.

1Income limits are based on the Federal Poverty Level (FPL), which changes every year in February or March. Limits are higher for each additional relative living with you for whom you are responsible.

2Asset limits include $1,500 per person for burial expenses.

3You pay no premium if you have Full Extra Help and a basic Part D drug plan with a premium at or below the Extra Help premium limit for your area.

For more information, call the **KanCare Clearinghouse at 1-800-792-4884.**
You may apply with a paper application or online at [KanCare Application Information](#).

Submit your Medicare Savings Program application to the KanCare Clearinghouse:
- **By Mail**: P.O. Box 3599 Topeka, KS 66601-9738
- **By Fax**: 1-844-264-6285

Click here for a Fact Sheet on the Medicare Savings Program (MSP) & Extra Help Program

---

Don’t wait for March Medicare Madness - - see if you qualify for extra help with your Medicare Part D (Drug insurance) premium today!

You can check your eligibility and apply online here: [https://secure.ssa.gov/i1020/start](https://secure.ssa.gov/i1020/start)

- You have Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance); and
- You live in one of the 50 States or the District of Columbia; and
- Your combined savings, investments, and real estate are not worth more than $29,160, if you are married and living with your spouse, or $14,610 if you are not currently married or not living with your spouse. *(Do NOT count your home, vehicles, personal possessions, life insurance, burial plots, irrevocable burial contracts or back payments from Social Security or SSI.)* If you have more than those amounts, you may not qualify for the extra help. However, you can still enroll in an approved Medicare prescription drug plan for coverage.

**EXCEPTION**: Even if you meet these conditions, **DO NOT** complete this application if you have Medicare and Supplemental Security Income (SSI) or Medicare and Medicaid because you automatically will get the extra help.

---

**You Gave, Now Save -- Guide to Benefits for Seniors**

This guide was put out by the National Association of Area Agencies on Aging (n4a) to help seniors explore options to help meet the costs of daily living.

Assistance may come in the form of a voucher, discounts for goods, and free or reduced-price services. The resources are offered through federal, state and local benefit programs and nearly all are available nationwide.

---

**The Senior Citizen Law Project (SCLP)**
The Senior Citizen Law Project (SCLP) gives legal services to persons age 60 and older. SCLP focuses on civil legal issues. The goal is to target older persons who have the greatest needs. Top issues include helping seniors get income and medical assistance needed for their well-being. Another top issue is stopping any abuse of elders.

SCLP also has an education program. Elders and workers serving them may learn about elders’ rights and protections under the law.

If you or someone you know is a victim of elder abuse, help is available from the Elder Justice Initiative.

Click here to learn more about elder abuse at the Department of Justice Elder Justice Initiative website.

Click here to find out about programs near you in Kansas.

---

**Elder Law Hotline**

Elder Law Hotline is a project of KLS. Hotline attorneys answer questions in civil cases for Kansans age 60 or older. Cases may be referred to a local Senior Citizens Law Project attorney or a private attorney. The Elder Law Panel of lawyers is a partnership that KLS has with the Kansas Bar Association.

The Elder Law Hotline serves the rising need for quality elder law services in Kansas. In Kansas, many older persons may have health or physical problems or live in an isolated place. Because of this, a statewide Hotline service is a good way to get legal services to elderly Kansans.

In 2009, the Kansas Bar Association gave its annual Pro Bono Award to the Elder Law Hotline. This award recognizes a lawyer or law firm for the delivery of direct legal services free of charge to the poor.

**Elder Hotline**  888-353-5337
Medicare Coverage of Ambulance Services

This official government booklet explains:

- When Medicare helps cover ambulance services
- What you pay
- What Medicare pays
- What to do if Medicare doesn’t cover your ambulance service

The Kansas Aging and Disability Resource Guide

The Kansas Aging and Disability Resource Guide, put together by the State of Kansas Department for Aging and Disability Services, has general information and will answer commonly asked questions for seniors and those who love and care for them in Kansas. The Kansas Department for Aging and Disability Services
Advance Directives and Health Care Power of Attorney

Click here for information about Advance Directives including Health Care Power of Attorney, Living Will and Do Not Resuscitate Orders.

Financial abuse

Did you know that financial abuse of the elderly in Kansas is a crime? Read more about it here.

Need proof of your Social Security benefit amount?

You can get that information immediately online. Go to http://www.socialsecurity.gov/myaccount/ to create an online account and print a copy of your benefit letter.

Read about Reverse Mortgages

Guide-to-Benefits 508 Compliant.pdf
Medicare Coverage of Ambulance Services.pdf
Aging and Disability Resource Guide_2013.pdf
msp-extra-help-fact-sheet----large-print.pdf

Printed:October 24, 2020
http://www.kansaslegalservices.org/node/1250/all-about-services-seniors
©Kansas Legal Services