

## **Kansas Legal Services**

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



[www.kansaslegalservices.org](http://www.kansaslegalservices.org)

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## **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.

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### **Medicare Interactive**



**Medicare Interactive** will help you with basic questions about Medicare.

**Helping you understand the Medicare maze**

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### **Medicare Savings Programs**

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

costs. Remember Part A covers hospital care and Part B covers other medical care.

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.

**This desk reference has been updated for 2022.**

### **THIS PROGRAM APPLIES TO ANYONE WHO GETS MEDICARE, DUE TO AGE OR DISABILITY**

<b>EXTRA HELP</b>	<b>Monthly Income, 1 person</b>	<b>Asset limits</b>	<b>Monthly income, couple</b>	<b>Asset limits</b>
Eligible for Part D Subsidy	\$ 1,919	\$15,510	\$ 2,309	\$30,950
also known as Extra Help				
Client may report income as:	\$ 1,785		\$ 2,041	

PROGRAM pays a portion of the premium for Part D (Prescription Drug) coverage

Resources: Don't count residence, car, personal property. Do count savings, investments, CDs. The asset limits include a burial fund set aside.

People who qualify for Plan D Extra Help receive a purple colored letter from SSA that they need to share with their Plan D private provider. Some people get this automatically and others have to "apply" online or paper application through SSA. The link is <https://secure.ssa.gov/i1020/start>, but callers can find it by searching Part D Extra Help.

We have online letters to send them the email address.

Application for Part D Subsidy will trigger a referral to DCF for other programs, based on income eligibility. These programs could further reduce medication costs, pay co-insurance and deductible for other medical services.

Updated: February , 2022

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.](#)

## **Medicare Savings Program Application, important short form, only available online**

### **Medicare Savings Program Application short form**

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**

**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>

- 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.

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## **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.

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## 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.

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## 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**



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## **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



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## 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](#) site also has many other resources for seniors.

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## 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.

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## Financial abuse

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






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## 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.

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## **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](#)
  -  [2021-medicare-savings-program-brochure.pdf](#)
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<http://www.kansaslegalservices.org/node/seniors>

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