



CHOICES

CHOICES, Connecticut's State Health Insurance Assistance Program (SHIP) is part of a national network of programs that offer free confidential counseling, education and assistance to Medicare beneficiaries and their caregivers. It is a partnership between the CT State Department on Aging, the five Area Agencies on Aging, and the Center for Medicare Advocacy, Inc.

Certified CHOICES Counselors provide eligibility screenings and application assistance for benefits and programs that help beneficiaries save money. These programs include but are not limited to the Part D Low Income Subsidy/Extra Help, the Medicare Savings Program, and Medicare Preventive Benefits.

Part D Low Income Subsidy

Medicare beneficiaries who have Part D coverage may receive help with prescription cost by applying for the Part D Low Income Subsidy/Extra Help (LIS) program.

Beneficiaries may apply for LIS with the Social Security Administration (SSA) in person, online, or by phone to 1-800-772-1213. LIS eligibility is based upon the beneficiaries and/or their spouse's income and assets. Beneficiaries who receive LIS get help paying some or all of their Part D premiums, deductibles, and co-pays. They also receive assistance during the donut hole/coverage gap.

Medicare Savings Program

The Medicare Savings Program (MSP) can help beneficiaries save money on premiums and/or cost sharing. Beneficiaries may apply by mail, online, or in person at the CT Department of Social Services (DSS). MSP eligibility is based upon the beneficiaries and/or their spouse's income. DSS does not have an asset limit for MSP. MSP has three levels of coverage:

QMB-Qualified Medicare Beneficiary helps pay Medicare Part A and/or Part B premiums, coinsurance, co-payments, and deductibles. QMB provides beneficiary's with federal protection from being inappropriately billed deductibles, coinsurance, & copayments for Medicare Parts A & B covered services.

SLMB-Specified Low Income Beneficiary helps pay Medicare Part B premiums only.

ALMB-Additional Low Income Beneficiary helps pay Medicare Part B premiums only. Individuals who receive Medicaid cannot receive ALMB assistance. ALMB assistance is subject to available program funding.

Beneficiaries who are granted the Medicare Savings Program and/or Medicaid by DSS automatically qualify for the Part D Low Income Subsidy/Extra Help (LIS) program.

Additional Benefits of LIS & MSP

Beneficiaries with LIS and/or MSP who did not enroll during their Medicare Initial Enrollment Period do not have to pay their Part B or Part D late enrollment penalty.

Beneficiaries with LIS and/or MSP are able to change their Medicare Advantage Plan or Prescription Drug Plan any time during the year. They do not have to wait for the annual Medicare Open Enrollment Period.



Medicare Preventive Benefits

Medicare provides many Preventive Benefits to beneficiaries who have Part B coverage.

Beneficiaries may receive free or low cost health screenings which may include:

- Annual Wellness Visit
- Flu and pneumonia shots
- Breast, cervical, colorectal, lung, and prostate cancer screenings
- Cardiovascular disease, diabetic, and obesity screenings
- Alcohol misuse and tobacco cessation counseling
- HIV and sexually transmitted disease screenings and counseling

Contact CHOICES

Certified CHOICES counselors provide free assistance. Counselors can help Medicare beneficiaries complete and submit their MSP & LIS applications, as well as, enroll into a new plan. Call CHOICES toll free 1-800-994-9422 or contact your local Area Agency on Aging.

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Area Agencies on Aging

[Agency on Aging of South Central CT](#)

1 Long Wharf Dr., New Haven
203-785-8533

[North Central Area Agency on Aging](#)

151 New Park Ave, Hartford
860-724-6443

[Senior Resources Agency on Aging](#)

19 Ohio Ave, Norwich, CT 06360
860-887-3561

[Southwestern CT Agency on Aging](#)

1000 Lafayette Blvd, Bridgeport, CT
203-333-9288

[Western CT Area Agency on Aging](#)

84 Progress Lane, Waterbury
203-757-5449



Medicare beneficiaries may be able to save money.

CHOICES can help.

Certified CHOICES Counselors provide:

Health Insurance Counseling

Education & Information

Eligibility Screenings

Enrollment & Application Assistance

Call 1-800-994-9422



– Growing Older Together –