



## 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 Unit 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 Extra Help/Low Income Subsidy program, the Medicare Savings Program, and Medicare Preventive Services.

### **Extra Help/Low Income Subsidy**

Medicare beneficiaries who have Part D coverage may receive help with prescription cost by applying for the Part D Extra Help/Low Income Subsidy program. Beneficiaries may apply for Extra Help with the Social Security

Administration (SSA) in person, online, or by phone to 1-800-772-1213. Eligibility is based upon the beneficiaries and/or their spouse's income and assets. Beneficiaries who receive Extra Help 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 B and/or Part A premiums. QMB also provides beneficiary's with federal protection from being inappropriately billed for 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 Extra Help/Low Income Subsidy program.

### **Additional Benefits of Extra Help & MSP**

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



LOCAL HELP FOR PEOPLE WITH MEDICARE

## Medicare Preventive Services

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 & Extra Help 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**