



Good news about additional savings for ConnPACE Members!

Dear ConnPACE Member:

We have good news about how you can lower your Medicare costs.

Because of a change in state law, you may now be eligible to join the State of Connecticut's **Medicare Savings Programs**. These programs help people pay for the cost of their Medicare coverage.

- By joining the Medicare Savings Programs, you will be able to lower your Medicare costs and keep more of your money for yourself.
- By joining the Medicare Savings Programs, you may also be able to lower your out-of-pocket co-payment when you go to the pharmacy. Currently, as a ConnPACE member, your pharmacy co-payment is \$16.25. By joining the Medicare Savings Programs, your pharmacy co-pays could be reduced to as low as \$2.40 for generics and \$6.00 for brand-name drugs. These lower co-payments apply to drugs on your Medicare Part D plan's drug list, also known as a 'formulary'. Beginning January 1, 2010 the co-payments could be as low as \$2.50 for generics and \$6.30 for brand-name drugs. Again, these co-payments apply to drugs on your Medicare Part D plan's drug list.

It's easy to join the Medicare Savings Programs. Simply fill out the enclosed application form (titled Medicare Savings Programs Application/Redetermination) and return it in the enclosed envelope. We will take care of the rest.

When we receive your application, we will review it to see if you are eligible. If you are eligible, we will enroll you in the Medicare Savings Program level you qualify for (based on income). Please see the enclosed pamphlet for more information on the different levels.

- All enrollees will save \$96.40 each month in Medicare Part B premiums. Because Medicare premiums are normally deducted from your Social Security benefits, you will see your Social Security benefits increase by that amount each month. (Please allow 2 – 3 months for this to happen)
- Some enrollees will save even more. Depending on your income, you may not have to pay Medicare deductibles and co-insurance on Medicare-covered services. (Your medical provider will need to participate in Medicare and the Connecticut Medical Assistance program.) Please see the enclosed pamphlet.

These savings are available because the State of Connecticut has raised the income limit and eliminated the asset limit to qualify for the Medicare Savings Programs.

This means that many more people can qualify for the Medicare Savings Programs – including you! From the income you reported on your ConnPACE application, it appears that you may qualify to join the Medicare Savings Programs.

Please take a few minutes to read through the information we have mailed to you. You'll find a handy pamphlet explaining the Medicare Savings Programs, as well as the application form.

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There is another important change we want to tell you about the Medicare Savings Programs. Beginning January 1, 2010, the State of Connecticut will no longer "recover" money from a deceased person's estate when he or she has received benefits from Medicare Savings Programs. So you have a choice to make if you apply prior to January.

The choice is this:

1. You can start receiving benefits (and lowering your Medicare and pharmacy costs) now. If you start receiving benefits now, the State of Connecticut may eventually recover from your estate the amount of benefits paid to you from the time you join the Medicare Savings Programs through December 31, 2009. **Or:**
2. You can wait to receive benefits from the Medicare Savings Programs until January 1, 2010, in which case the State of Connecticut will not recover any benefits from your estate.

Please tell us your choice by marking and signing the enclosed sheet, titled Important Information about Medicare Savings Programs.

NOTE: The ConnPACE Program DOES NOT recover any benefits paid on your behalf from your estate.

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We look forward to helping you save money by joining Connecticut's **Medicare Savings Programs**. If you would like further information, please call:

- **2-1-1** Infoline. Caseworkers are available to answer your questions or explain the changes to you 24 hours a day, 7 days a week. Simply dial 2-1-1.
- **1-800-994-9422** (CHOICES, or Connecticut's program for Health insurance assistance, Outreach, Information and referral, Counseling, Eligibility Screening)

Or visit us on the internet at www.ct.gov/dss/MedicareSavingsPrograms.

Sincerely,
The Department of Social Services