

THE ALERT

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You May Save on Medicare-Related Costs; But Only If You Take the Time to Apply

If your income is low, if you have limited assets and if you qualify for Medicare because of your age or disability, you may be able to get help in paying your premiums and even your out-of-pocket medical expenses.

Medicare recipients who haven't already received a letter from Social Security about the Medicare Savings Program, should be getting it sometime between now and the end of the year

The program described in the letter as well as other similar programs can put money back into your pocket.

How much help you qualify for depends on how much you have in assets and income. Some

assets and income are not always counted. The asset limit for the different programs is \$4,000 or less for individuals and \$6,000 or less for couples.

When determining your assets you have to count money in a checking or savings account, stocks or bonds, but generally you do NOT include the value of your home, furniture, a car, burial plots, up to \$1,500 for burial expenses or \$1,500 worth of life insurance

To qualify for payment of your monthly \$54 Part B premium, any Part A premium you must pay, your Part A hospital deductible and co-insurance bills under Part B, individuals can have a monthly income of \$759 or less and couples may have incomes of \$1,015 or less

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If you don't have Medicare Part A (also known as hospital insurance) because you can't afford it, you may qualify for a program that will pay the premium. Look at your red, white and blue Medicare card to see if you have Part A or call Social Security toll free at 1-800-772-1213 to ask.

Two programs pay Part B premiums. To qualify, individuals may have incomes of \$1,017 or less and couples \$1,364 or less.

A fourth program pays the home health care portion of the Medicare Part B premium (less than \$50 a year) for individuals with incomes of \$1,313 or less and couples with incomes of \$1,762 or less.

More than half of the people who qualify for these money-saving programs never even apply.

Because some things count and others don't, it is best to at least call to see if you qualify. If you are a senior or disabled person on Medicare, call your county welfare department to find out. In Cuyahoga County, call 216-987-7000. First time applicants can apply by mail.

The chart below lists actual income limits for the different programs. The "official" income limits are lower, but \$20 of income is disregarded so we used the actual limits. The programs are referred to by initials such as QMB, SLMB, QI-1 and QI-2.

Under another program, low or moderate income families with children under the age of 19 can get free medical insurance for them. Call toll free 877-543-7669 or your county welfare department for information. In Cuyahoga County, call 216-987-7346.

Benefit	INDIVIDUAL		COUPLE*	
	Monthly Income Limit**	Assets**	Monthly Income Limit**	Assets**
QMB: Monthly Part A & B premiums; hospital deductibles; Part B co-insurance	\$759 or less	\$4000	\$1015 or less	\$6000
SLMB: Part B premiums	\$906 or less	\$4000	\$1214 or less	\$6000
QI-1: Part B premiums	\$1017 or less	\$4000	\$1364 or less	\$6000
QI-2: Home health care portion of Part B premiums	\$1313 or less	\$4000	\$1762 or less	\$6000

*Some couples are considered as individuals. **Some assets and income don't count toward limits. Call to check. The income limits listed reflect the \$20 disregard explained above.

Get Health Care Guide

“A Guide to Free & Affordable Healthcare for Adults” living in Cuyahoga County is available from the Cuyahoga County Department of Health and Human Services. The guide outlines services available at various public and private facilities in the county. For a copy, phone 216-443-5616.

Low-Income Seniors, Vets Save on Drugs

Although there has been much talk about providing seniors with prescription drug coverage, as of this writing there is no such program available.

However, some drug companies do offer some help to eligible seniors.

The Federation for Community Planning has published a list of the following programs which we pass on to you:

Pfizer Share Card 1-800-717-6005

\$15.00 will purchase a 30-day supply of a Pfizer retail distributed drug. Applicants must be enrolled in Medicare, have no prescription drug coverage and a gross income of less than \$18,000 per year for an individual and less than \$24,000 for a couple.

Eli Lilly—Lilly Answers 1-877-795-4559

\$12.00 will purchase a 30-day supply of an Eli Lilly retail distributed drug. Applicants must be enrolled in Medicare, have no prescription drug coverage and a gross income of less than \$18,000 per year for an individual and less than \$24,000 for a couple.

GlaxoSmithKline—Orange card 1-888-825-5249

A direct savings of 25 percent to 40 percent can be expected at participating pharmacies. Participants must be eligible for Medicare, have no prescription drug coverage and have a gross income of less than \$26,000 for an individual or \$35,000 for a couple.

Novartis Care Card 1-866-974-2273 www.novartis.com/carecard

An average savings of 25 percent can be expected at participating pharmacies. Participants must be eligible for Medicare, have no prescription drug coverage and have a gross income of less than \$26,000 for an individual or \$35,000 for a couple.

PhRMA—Pharmaceutical Research and Manufacturers of America 1-800-762-4636

By calling this number you can get a Prescription Drug Patient Assistance Programs Directory that lists programs available for needy patients. The directory also is available at www.phrma.org.

If you served full-time in the military and were honorably discharged, you may be eligible for an existing prescription drug program that allows you to buy a 30-day supply of a drug for \$7. There is no income test. However, to get drugs **free**, you must meet income and other requirements.

For information about drug and medical services available to veterans, phone toll free 1-877-222-8387 or visit the Veterans Affairs Administration website at www.va.gov.

Call for Summer Cooling Assistance

Air conditioners may be available to you if you are a low-income older person who has a medical condition that requires one.

To qualify, you must have a medical certificate or statement from your doctor saying the air conditioner is medically necessary. You also must meet income guidelines.

Seniors also may qualify for assistance with summer cooling bills even without a disconnect or shutoff notice. **Deadline for applications for summer energy assistance is August 31.**

For information in Cuyahoga County, call the Emergency Home Energy Assistance Program's 24-hour hotline at 216-518-4014. For information in other counties, phone toll free 1-800-282-0880 or TDD 1-800-686-1557.

Discrimination in Housing Is Prohibited

When looking for housing, it may help to know that the Fair Housing Act prohibits discrimination because of:

- Race or color
- National origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Handicap (Disability)

What Housing Is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

What Is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions based on race, color, national

origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection If You Have a Disability

If you have or someone associated with you has a physical or mental disability that substantially limits one or more major life activities, your landlord may not

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

For information phone Housing Advocates, 216-391-5444; Cuyahoga Plan, 216-621-4525 or the Ohio Civil Rights Commission, 216-787-3150.

SENIOR CITIZEN CENTERS AND LEGAL AID OFFICES

CUYAHOGA COUNTY

For information or to make an appointment in Cuyahoga County
 phone the Senior Helpline
 at 216-861-5479
 on Tuesday, Wednesday or Thursday between 1 p.m. and 4:30 p.m.

EAST SIDE

WEST SIDE

Buckeye Senior Center
 11802 Buckeye Road
 216-491-8450

Maple Heights Senior Center
 15901 Libby Road
 216-587-5481

Lakewood Office on Aging
 16024 Madison Avenue
 216-521-1515

Emeritus House Senior Center
 (at Indian Hills)
 1554 East 193 Street
 216-289-8586

Martin DePorres Center
 1264 East 123 Street
 216-268-3909

Metro Health Hospital
 2500 Metro Health Drive
 216-778-5551

Fairhill Institute
 12200 Fairhill Road
 216-421-1350

Murtis H. Taylor Center
 13422 Kinsman Avenue
 216-283-4400

Parma Senior Resource Center
 7001 West Ridgewood
 440-885-8155

Goodrich-Gannett Center
 1368 East 55 Street
 216-432-1717

Stella Walsh Recreational Center
 7345 Broadway Avenue
 216-441-0111

West Side Legal Aid Office
 3408 Lorain Avenue
 216-961-6630

Helen S. Brown Senior Center
 16100 Euclid Avenue
 216-761-8410

Woodland Branch
 Cleveland Public Library
 5806 Woodland Avenue
 216-623-7109

DOWNTOWN

Downtown Legal Aid Office
 1223 West Sixth Street
 216-687-1900
 Extension 5336
 TTY: 216-696-3081

Hough Opportunity Center
 8555 Hough Avenue
 216-421-5400

For information or to make appointments outside Cuyahoga County
 phone the offices listed below

LAKE COUNTY

Lake-Geauga Legal Aid, 8 North State Street, Painesville
 440-352-6200 or TOLL FREE 888-808-2800

LORAIN COUNTY

The Legal Aid Society of Lorain County, 538 West Broad Street, Elyria
 440-323-8240 or TOLL FREE 800-444-7348

ASHTABULA COUNTY

Ashtabula County Legal Aid, 121 East Walnut, Jefferson
 440-576-8120 or TOLL FREE 866-873-9665

**The Legal Aid Society
of Cleveland
1223 West Sixth Street
Cleveland, Ohio 44113**