

[TOP](#)

Save Money on Medicare

MARCH 09TH 2016 BY DEE LOFLIN

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Age Spots by Jackie Dover

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Everyone loves to save money. Many people I know have an almost competitive instinct to save the most money or get the best bargain when shopping. Saving money is a great thing. Did you know that you could save money on Medicare? There are several programs that could help those who qualify pay for almost every part of Medicare.

The Low-Income Subsidy or Extra Help program can pay all or a portion of your Medicare Part D prescription premium. It also will reduce the deductible and limit how much you have to pay for a prescription. That can add up to some incredible savings if you qualify. For a single person you have to make less than \$1,471 monthly and have assets less than \$13,640, a married couple has to make less than \$1,991 monthly and have assets lower than \$27,250.

There are also programs that can pay the Medicare Part B premium. The Medicare Savings Programs (MSP) can pay the \$104.90 or \$121.8 that is held out of your Social Security check. That would be like getting a raise, and more money in your pocket is always a good thing. The income guidelines for these programs start at \$1,345 a month for a single person with assets of less than \$7,280. For a couple the highest qualifying income is \$1,813 monthly with assets less than \$10,930. One of the MSP programs also pays the Medicare A & B deductibles and co-pays, the income guidelines for that begins at \$1,001 monthly for a single person and \$1,348 for a couple, the assets limitations are the same for all the MSP programs.

Lastly, there is the Missouri Rx Plan (MORx). The MoRx will pay half of your Medicare prescription co-pays. The income for a single person is \$1,805 and \$2,428 for a couple, there are no asset guideline with this program.

If you think you might qualify and would like to keep a little more money in your pockets, please call Aging Matters at 573-335-3331 or 1-800-392-8771.

Silver Haired Election to be held May 3

The Silver Haired Legislature (SHL) is a formally elected body of citizens 60 years of age or older that promote conscientious legislative advocacy for Missouri's older adults.

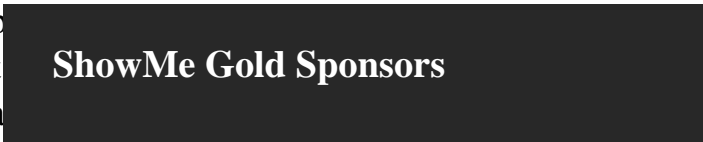
All members are volunteers who serve without pay. Currently there are no term limits so a delegate may be re-elected to an unlimited number of terms. The elected delegates participate in a mock legislative session patterned after the MO General Assembly. The session is held in Jefferson City in the fall of each year. Many of the activities take place in the Senate and House chambers of the Capitol building.

The SHL delegates work all year as advocates for senior issues. They are kept abreast of proposed legislation and stay in touch with the legislators. Many of the legislators contact the SHL delegates asking for their input on proposed legislation.

There are 10 Area Agencies on Aging (AAA) in Missouri and SHL delegates are elected from each AAA area. This brings about 150 seniors together in Jefferson City to present bills, debate issues, and choose the top five for which they will advocate during the year.

If you are interested in becoming a SHL delegate you should file a Declaration of

Candidacy with Aging Matters, the Southeast Missouri Area Agency on Aging office. This statement must arrive in the office by close of business on April 12. You may obtain an application by calling 335-3331 or pick one up at 335-3331. For more information, call 335-3331. Up for election this year, one Senate seat and one House seat.



The May 3 election will be held at the area senior centers during regular business hours. Contact our office to learn more about this very important program.

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