

Area Bloggers



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Age Sport by Jackie Dover - MORX Changes

JULY 05TH 2017 BY DEE LOFLIN

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MORX Changes

Starting on July 1st 2017 over 63,000 seniors in Missouri are losing their MORx coverage. MORx is a Missouri pharmacy benefit for low-income seniors and persons with disabilities to help them afford prescription medications. It pays half the deductibles, co-pays, and "doughnut-hole" gap expenses left behind by Medicare Part D programs. Aging Matters has enrolled many seniors into this program over the years.

Until July 1, to be eligible for MORx, you had to be a Missouri resident enrolled in a Medicare Part D plan, and have an income below \$21,660 (single) or \$29,140 (married.) Having assets did not disqualify you from eligibility (unlike Medicaid). However, during this past legislative session our Missouri Senators and Representatives limited eligibility to ONLY seniors and persons with disabilities who are recipients of BOTH Medicare and Medicaid. This limitation cut 63,000 low-income individuals off of the benefit.

With the loss of the MORx program many people will be wondering if there is any help available to them. It is a good idea if you are losing coverage from MORx to make sure you are in the best Medicare Part D plan for you, check to see if all your medicines are covered at the best cost. You will have a Special Enrollment Period to switch plans if needed. There are some other programs that could help with Medicare and prescription costs.

The Low-Income Subsidy or Extra Help program can pay all or a portion of your Medicare Part D premium. It also will reduce the deductible and limit how much you have to pay for a prescription medication. That can add up to some incredible savings if you qualify. For a single person you have to make less than \$1,527 monthly and have assets less than \$13,820, a married couple has to make less than \$2,050 monthly and have assets lower than \$27,600.

There are also Medicare Savings Programs (MSP) that can pay your Medicare Part B premium, which is deducted directly out of your Social Security check. That is like getting a raise, and more money in your pocket is always a good thing. The income guidelines for these programs start at \$1,377 a month for a single person with assets of less than \$7,390. For a couple the highest qualifying income is \$1,847 monthly with assets less than \$11,090. One of the MSP programs also pays your Medicare A & B deductibles and co-pays, the income guidelines for that begins at \$1,025 monthly for a single person and \$1,373 for a couple, the assets limitations are the same for all the MSP programs.

If you think you might qualify or need more information please call Aging Matters at 573-335-3331 or 1-800-392-8771.

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