

# NEBRASKA SHIP NEWSLETTER

## Medicare Cost Assistance Programs

People eligible for Medicare Part A or Part B can enroll in Medicare's voluntary prescription drug program by joining a Medicare Part D plan or enrolling into a Medicare Advantage plan that offers drug coverage. Individuals are responsible for the plan's premiums, deductibles, coinsurance and copays.

### Extra Help

People with limited income and resources are eligible for Extra Help to pay for costs related to their prescription drugs. Eligibility for Extra Help is based on income and asset requirements as follows:

- Single
  - Monthly income at or below \$1,630
  - Assets at or below \$14,790
- Married
  - Monthly income at or below \$2,198
  - Assets at or below \$29,520

The asset requirements do not include the individual's home or one vehicle. Assets do include:

- Real estate (other than primary residence);
- Bank accounts—Checking, Savings, CDs;
- Stocks, Bonds, Mutual funds, IRAs; or
- Cash at home or anywhere else.

People with Medicare can apply for Extra Help at Social Security's website, [www.ssa.gov](http://www.ssa.gov), or call Nebraska SHIP's statewide hotline at 1.800.234.7119. Filling out the application for Extra Help can also start the application process for consideration of another program that helps pay other Medicare costs.

### Medicare Savings Program (MSP)

People who qualify for the MSP will receive help from the state to pay their Medicare Part B premiums. In some cases, a person may qualify for the MSP to help pay for deductibles, coinsurance and copays. Administered by ACCESSNebraska, the MSP has income and asset requirements to qualify, as follows:

- Single
  - Monthly income at or below \$1,457
  - Assets at or below \$7,970
- Married
  - Monthly income at or below \$1,960
  - Assets at or below \$11,960

Assets do not include the individual's home or one vehicle.

Questions about Extra Help, the Medicare Savings Program, or about Medicare in general can be directed to Nebraska SHIP.

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## CALL NEBRASKA SHIP AT 1.800.234.7119

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## Other Medicare News

### Medicare Advantage Open Enrollment

From January 1—March 31 each year, people enrolled in a Medicare Advantage plan have an opportunity to change their coverage. During this time, a person may switch into a different Medicare Advantage plan or switch to Original Medicare and enroll into a separate Medicare Part D, prescription drug plan. This change may only be made once during this enrollment period and coverage elected will begin on the first of the next month.

If you have questions about your Medicare Advantage plan, you can contact the Nebraska SHIP office to speak with one of our certified counselors.

### General Enrollment Period

People can sign up for Medicare Part A and/or Part B during the General Enrollment Period between January 1—March 31 if both of these apply:

- They did not sign up when first eligible.
- They are not eligible for a Special Enrollment Period.

Medicare coverage will begin on July 1 when enrollment is done during the General Enrollment Period and, depending on the individual's situation, penalties may apply.

### Educational Events

Nebraska SHIP hosts a number of Medicare educational events to help people understand their Medicare benefits. Here's a look at what's coming up:

- March 8:  
Medicare Assistance in Alliance
- March 16:  
Welcome to Medicare in Lincoln
- March 22:  
Welcome to Medicare in Kearney
- March 25:  
Welcome to Medicare in Falls City, Hebron, and Wahoo
- March 29:  
Navigating Medicare.gov in Kearney
- March 31:  
Welcome to Medicare via webinar

People with Medicare, their families, and/or friends are welcome to attend or contact Nebraska SHIP to request education for their group or organization. Nebraska SHIP is available through our statewide hotline at 1.800.234.7119 or visit our website at [www.doi.nebraska.gov/ship](http://www.doi.nebraska.gov/ship).

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# UNDERSTANDING IRS Tax Scams

## Is That Call Really From The IRS?

### Tax time is a prime time for IRS Scams

- Taxpayers should be aware that aggressive criminals pose as IRS agents in hopes of stealing money or personal information. The tax filing season is a prime time for phone, email and text scams because people are thinking about taxes.

### The IRS will never:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Usually, the IRS will first mail a bill to any taxpayer who owes taxes.
- Threaten to immediately bring in local police or other law enforcement groups to have the taxpayer arrested for not paying.
- Demand that taxes be paid without giving taxpayers the opportunity to question/appeal the amount owed.
- Call out of the blue about an unexpected tax refund.
- Send unsolicited emails or email taxpayers about the status of refunds.

### The IRS, Social Security and Medicare typically will not call you!

**If you receive an unsolicited call from one of these agencies, HANG UP!**

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NEBRASKA  
SHIP

**Report suspected Medicare Fraud or Scams to the Nebraska SHIP!**

**1-800-234-7119**

**PROTECT** Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

### Help Detect IRS Scams!

#### 4 Things To Be On The Lookout For:



#### **Demand Immediate Payment**

- Did you get a call demanding you make a payment to the IRS immediately?



**Threaten Arrest** - Did you receive a call or other correspondence with threats to have you arrested for not paying past due taxes?



**Receive an IRS Email** - Did you receive an unsolicited email from the IRS about your taxes?



**Claim to be an Advocate** - Did you get correspondence from someone claiming to help you with owed taxes?

**If you answer YES to any of the above questions, report the call to the IRS at 800-366-4484.**

## Find these words related to Medicare

Savings Program

Education

Special

Assets

Copays

Prescription

Extra Help

Medicare

General

Annual

Deductibles

Advantage

Eligible

Events

Drug

Enrollment

Premiums

Coverage

Income

Plan

N G J R P A V Q G J U L F S W N O M S T B H E S S  
 F I L J J F W G T F E X C O P A Y S E P S R D A T  
 C F R L I S Q R M M T R N M E D I C A R E Z U V A  
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 F E C M E V S R T U A Z J A G R S E Z Z M X H G M  
 N O E G B S N P O B Q S H Z V J U R Z U C M S E C  
 V G J Y Z U C M E S U Z Z R S O B Y L X A L G N P  
 J G Z Y O G N R K C D E D U C T I B L E S E J E U  
 K H G F N Q C O I S I J M I S E S M H Z S M D R W  
 G P A V F D M C V P B A A Z J V R F B W E K I A F  
 Z N Q S J B T E C Q T I L Z X L Z Q F G T Q J L U  
 T D E R Y M J I O A J I U Z J H G N O R S W O Z E  
 B N X H T Z P Q L B B L O F S N Q R N J A J K J S  
 A G T L O Y Z G H P B F B N I T D L F V O M A W A  
 C A X E N R O L L M E N T F K I C Z G A R Q R R L

*Happy*

*St. Patrick's Day*



*"Springtime is the land awakening. The March winds are the morning yawn."*—**Lewis Grizzard**

NEBRASKA  
SHIP

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about your Medicare benefits.

1-800-234-7119

**Local help for Nebraskans with Medicare.**

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