

bill. The credit applies on the main home telephone number listed in the name of the eligible telephone company subscriber. LifeLine subscribers also may receive free blocking of long distance calling on their telephone line. Additional benefits are available to persons living on Tribal lands/reservation. Depending on the phone company, you can save up to \$10 a month. Tribal lands residents may receive up to \$35 under the discount, but must pay at least \$1.00 per month

Link-Up provides eligible subscribers with reduced connection charges for the main home telephone line. This reduction is 50 percent of applicable charges or \$30.00, whichever is less. Link-Up also provides for deferred payment of connection charges without interest. It does not cover the cost of wiring inside the home and is available to eligible subscribers only once per home address.

Telephone Assistance Program provides a monthly discount of \$2.50 on home phone service (excludes cell phones).

Not all telephone companies offer Lifeline, Link-up, or TAP discounts. Contact your phone company and ask for a Lifeline/Link-Up/TAP application, or download an application by visiting http://www.puc.state.mn.us/portal/groups/public/documents/puc_pdf_consumers/012226.pdf.

If your local telephone company is not authorized to provide Lifeline, Link-Up or TAP discounts, contact the Department of Commerce at telecom.commerce@state.mn.us or 651-297-3375 to find an authorized provider.

Telephone Equipment Distribution (TED) Program provides free specialized telecommunications equipment to income eligible Minnesotans who have trouble using the telephone due to a hearing loss, speech disability or physical disability. Call 1-800-657-3663 (voice), 1-888-206-6555 (TTY), or visit the TED Web site at www.tedprogram.org for more information.

2012 Medicare Part D Stand Alone Benchmark Plans in Minnesota

2012 Minnesota Benchmark Amount: \$36.02

- Aetna CVS/pharmacy Prescription Drug Plan
- CIGNA Medicare Rx Plan One
- Community CCRx Basic
- EnvisionRxPlus Silver
- First Health Part D Premier
- Humana Walmart- Preferred Rx Plan
- Medco Medicare Prescription Plan - Value
- Silverscript CVS Caremark Value
- Sterling Windsor Rx

Medicare and People with Disabilities: Important things to know if you are under age 65

People under 65 are entitled to Medicare if they receive Social Security Disability Insurance (SSDI) benefits, have End Stage Renal Disease (ESRD), or Amyotrophic Lateral Sclerosis (ALS), known as Lou Gehrig's disease.

Social Security Disability Insurance (SSDI)

Social Security Disability Insurance (SSDI) is a federal program that provides monthly cash benefits to you and certain family members if you have worked, paid Social Security taxes, and now have a disability that prevents you from working.

When you apply for SSDI, it may take 3-5 months for the Social Security Administration to make a decision in your case. If you are in need of public health insurance you may want to consider applying at your local county social services for a Minnesota Health Care Program (MHCP). To qualify for some Minnesota Health Care Programs, like Medical Assistance (MA), you must be certified disabled either by the Social Security Administration or by Minnesota's State Medical Review Team (SMRT). SMRT is a division within Minnesota's Department of Human Services that decides whether or not you meet the state criteria for "blind" or "disabled" status.

The SSDI waiting period for Medicare Coverage

If you're under age 65, you must qualify for and receive SSDI benefits to be eligible for Medicare. Once approved for SSDI, you must wait 5 months before the SSDI cash benefit begins, then an additional 24 months before you begin receiving Medicare benefits. If you receive benefits because you have Amyotrophic Lateral Sclerosis (ALS),

known as Lou Gehrig's disease, you can get Medicare the first month you receive SSDI payments. If you have End-Stage Renal Disease (ESRD), Medicare begins the third month of kidney dialysis, or the month of a kidney transplant, whichever is first.

Health Care coverage options

You may be able to get help paying for medical costs during the waiting period and for things Medicare doesn't cover through:

- Medical Assistance (Medicaid)
- Medical Assistance for Employed Persons with Disabilities (MA-EPD)
- MinnesotaCare
- Employer sponsored health coverage through a current, former, or spouse's employer
- Minnesota Comprehensive Health Association (MCHA)
- COBRA coverage

Medicare Enrollment and SSDI

Medicare Part A and B

- After the 24 month waiting period for Medicare you will be automatically enrolled in Medicare Parts A and B.
- If you don't enroll when you're first eligible (in your Initial Enrollment Period or IEP), you can sign up during the "general enrollment period" between January and March each year. Coverage won't start until the following July and you may have to pay a higher premium for late enrollment.
- If you don't need Part B coverage due to employer group health coverage, you may delay enrollment so you don't have to pay the monthly Part B premium.
- Work closely with the Social Security Administration if you decide to delay Part B enrollment. If you do not meet the requirements, enrolling in Medicare Part B later (but prior to age 65) usually requires you to pay a late-enrollment premium penalty.

Medicare Part C: Medicare Advantage

- If you live within a Medicare Advantage plan service area you can choose to enroll in a Medicare Advantage plan to get all of your Medicare Part A, Part B and often Medicare Part D benefits together.
- When you first become eligible for Medicare you have 7 months to choose a Medicare Advantage plan. This is called the "Initial Coverage Election Period (ICEP)".

Medicare Part D: Medicare Prescription Drug Benefit

- You must choose if you want to enroll in Medicare

Part D. You will not be automatically enrolled into a Medicare Part D plan unless you are also enrolled in Medical Assistance (Medicaid) through your local county social services agency.

- The Medicare Part D Initial Enrollment Period (IEP) is 7 months long. It begins with the 25th month you received Social Security Disability Insurance (SSDI).
- You can choose to receive your Medicare Part D benefits by enrolling in either a stand alone prescription drug plan or a Medicare Advantage plan that includes Part D coverage.

Returning to Work and Medicare (under age 65)

Social Security encourages people on SSDI to return to work. To help this happen, they've designed program rules called "work incentives" to make it easier for people to test their ability to return to work. A few examples of work incentives are:

- **Trial Work Period.** Social Security provides people on SSDI a nine-month "Trial Work Period" to see if they're able to re-enter (or more fully enter) the workforce. During your Trial Work Period, you can work and earn *any level of income* and keep your full SSDI benefit. The 9 months does not need to be consecutive and your trial work period will last until you accumulate 9 months within a rolling 60-month period.
 - ▶ In 2012, a trial work month is any month that your gross earnings exceed \$720.
 - ▶ **Continuation of Medicare:** You will continue to be eligible for Medicare as long as you're receiving SSDI cash benefit, and for up to 93 months (7 years, 9 months) after your SSDI Trial Work Period ends.

Extended Period of Eligibility (EPE). Once you've used up your Trial Work Period your 36-month Extended Period of Eligibility (EPE) begins. During your EPE, you will continue to receive SSDI benefits in any month that your gross monthly earnings don't exceed the Substantial Gainful Activity (SGA) level (in 2012, the SGA level is \$1,010 per month; \$1,690 if you're blind).

- **Medical Assistance for Employed Persons with Disabilities (MA-EPD).** MA-EPD allows Minnesotans with disabilities who work to receive Medical Assistance (Medicaid). To be eligible, you must have a disability; be between the ages of 16 and 64; and have more than \$65 in gross earnings each month. You must also pay a monthly premium, based on your income and household size, and have no more than \$20,000 in

(please continue to page xx)