

Frequently Asked Questions

? What is My Advocate?

My Advocate® has been working with Essence Health Care to find government programs that may help their members save money. If it seems you may qualify for a program, My Advocate will help complete and submit the Medicare Savings Program application. This program is available to Essence Health Care members at no cost to you.

? What are Medicare Savings Programs?

These state-run programs offer financial help in paying your Medicare premiums to qualified Medicare members.

? How do I know if I qualify for a Medicare Savings Program?

If you have Medicare Part A (Hospital Insurance) and a limited income, you could qualify. Every state has different income requirements. And they change every year. You can do the research on your own, or you can call My Advocate to find out if you qualify. They work with people across the U.S. and know the guidelines for each state.

It's important to call or fill out an application if you think you could qualify for savings - even if your income or resources are higher than the amounts listed for your state.

[📞 Give My Advocate a call: \(833\) 443-4566](tel:8334434566)

? Will Medicaid impact my Medicare coverage?

Applying for Medicaid doesn't impact your Medicare coverage at all. It just gives you the opportunity to save monthly on the costs!

? What is "Extra Help"?

Extra Help is a federal program that helps pay for some of the out-of-pocket costs of Medicare prescription drug coverage. It is also known as the Part D Low-Income Subsidy.

? Can I be on both Medicare and Medicaid?

Yes, more than 9 million people are on both Medicare and Medicaid.

? I've already applied and have been denied. Should I try again?

Yes! Your eligibility can change over time. That means you can apply each year.

❓ Are Medicaid and welfare the same thing?

Not anymore. At first Medicaid did provide health insurance for people on welfare. The two programs separated more than 20 years ago in 1996.

❓ *Did You Know? 65% of people on Medicaid are from working families.*

❓ I got a notification that I have to apply again. Is it true that I have to reapply each year?

Each year the state requires that you renew your application or recertify your eligibility to receive aid. It's a quick process that My Advocate is happy to explain and help you keep your benefits.

❓ If I am on Medicaid, can the government come after my estate?

Medicaid law requires the state to take back any long-term benefits it paid. Generally, this occurs only after the death of the person who has received Medicaid.

❓ What do I need when I'm ready to enroll?

You'll need to have the following information ready:

- Social Security numbers for you & your spouse
- U.S. citizenship information
- Medicare card for you & your spouse
- Other health insurance coverage
- Sources of income & assets, such as:
 - wages & severance
 - social security & pension
 - rental or business income
 - trusts, IRAs & mutual funds
 - life insurance policies
 - property (other than home & auto)

Be ready to take notes. And feel free to include a family member to listen in with you.

Call My Advocate and let us do the work for you!

1-833-443-4566

essence.myadvocatehelps.com