

🔗 Frequently Asked Questions

What is My Advocate®?

For more than 18 years, My Advocate® has been working with your health insurance plan to find government programs that may help people 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 health insurance plan members at no cost to you.

What are Medicare Savings Programs?

As a qualified health insurance member, Medicare Savings Programs offer financial help from your state in paying your Medicare premiums.

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

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. We 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 us a call: 1-855-368-8536*

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.

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.*

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

You'll need to have the following information ready:

- Social Security numbers (for you and your spouse)
- U.S. citizenship information
- Medicare card (for you and your spouse)
- Other health insurance coverage
- Sources of income such as wages, pension, trusts, social security, severance, rental or business income.

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

You can start the online application here: www.myadvocatehelps.com/registration

Or you can call My Advocate to guide you through the enrollment process. Give us a call: 1-855-368-8536

Tip: *If you call My Advocate, be prepared to be on the phone for about 15-20 minutes.*

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.

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.