

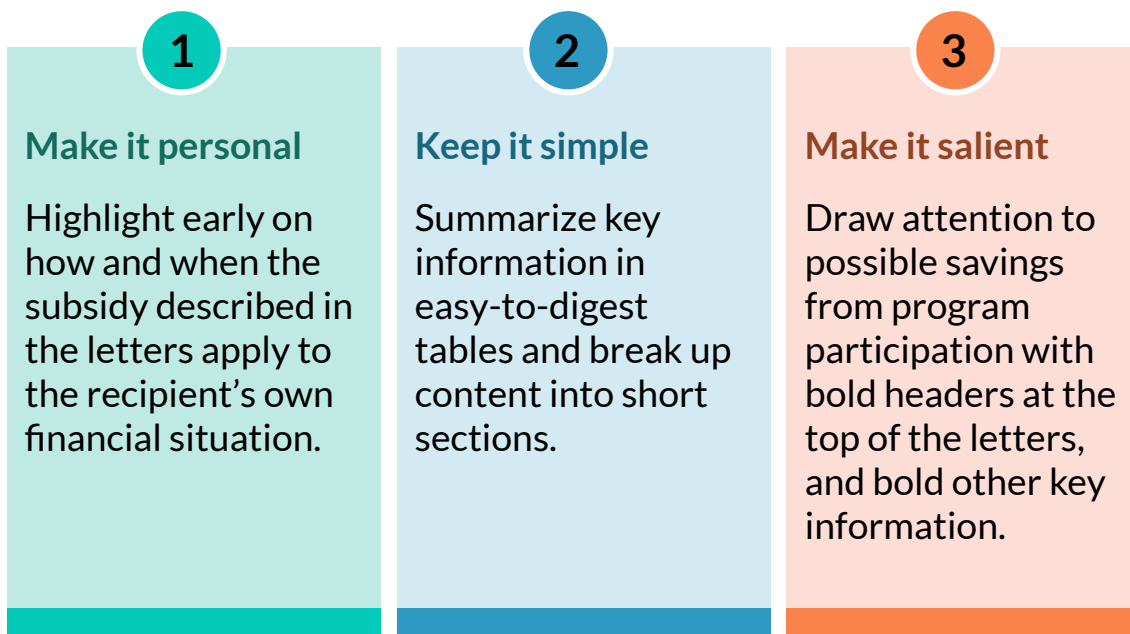
# Behaviorally informed intervention materials for “Increasing Enrollment in Low-Income Medicare Programs”



The Social Security Administration (SSA) conducts outreach to Medicare beneficiaries who may qualify for Medicare cost-sharing assistance under the Medicare Savings Programs (MSP) and for the Medicare Part D Low-Income Subsidy (LIS or “Extra Help”). In May of each year, SSA mails the “Social Security LIS and MSP Outreach Notices” to individuals who may be eligible for both the MSP and Extra Help (Form SSA-L448), and those who already have Extra Help and may also be eligible for the MSPs (Form SSA-L447), to inform them of the potential cost savings and how to apply. The major objective of this outreach is to increase enrollment of eligible low-income individuals into these programs.

OES partnered with SSA to re-design the L448 and L447 letters in an effort to increase Extra Help and MSP enrollment. Enhanced letters were mailed to over 2 million potentially-eligible individuals in 2017.

The letters were re-designed with three principles in mind: **make it personal**, **keep it simple**, and **make it salient**. (More information on designing effective communications can be found [here](#).) The way these principles were applied to the letters is described below.



For more information on this intervention or to start a conversation, **please contact [oes@gsa.gov](mailto:oes@gsa.gov)**.

# Social Security LIS and MSP Outreach Notice (L448) - Enhanced Version - FRONT



## You May Be Able To Save \$1,608 Or More In Medicare Costs!

If you can't afford Medicare premiums or other medical costs, you may be able to get help. Medicare Savings Programs may help pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) premiums, deductibles, coinsurance, and copayments. Extra Help is a Medicare program that may help pay Medicare prescription drug (Part D) deductibles, premiums, and copayments. You need to enroll in a Medicare prescription drug plan to get Extra Help.

Use a header to make salient possible savings from the program.

If you file an application for Extra Help, you don't have to file a separate application to get help from your State. Social Security will send information to your State to find out if you qualify for a Medicare Savings Program. Social Security won't send information if your Extra Help application shows you're not interested in Medicare Savings Programs.

Highlight how the subsidy relates to the recipient's own financial situation.

### Am I eligible for a Medicare Savings Program?

To qualify for a Medicare Savings Program, your monthly income and total resources (like money in a bank, stocks, or bonds) must be at or below the amounts shown in this table:

Medicare Savings Programs	
2017 Monthly Income Limit*	
Single	Married (living together)
\$1,377	\$1,847
2017 Total Resource Limit**	
Single	Married (living together)
\$7,390	\$11,090

Summarize key information in an easy-to-digest table.

# Social Security LIS and MSP Outreach Notice (L448) - Enhanced Version - BACK



## How do I Apply for Medicare Savings Programs?

Call your State Medical Assistance (Medicaid) office to get more information and apply for a Medicare Savings Program. To get the number for your State Medicaid office, visit [Medicare.gov/contacts](https://www.medicare.gov/contacts) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Your State Health Insurance Assistance Program (SHIP) can help answer Medicare questions. To get the phone number for your SHIP office, see the back of your Medicare & You handbook, visit [shiptacenter.org](https://www.shiptacenter.org) or call 1-800-MEDICARE.

Bold actionable information.

## Am I eligible for Extra Help?

To qualify for Extra Help, your yearly income and total resources (like money in a bank, stocks, or bonds) must be at or below the amounts shown in this table:

Extra Help Program	
2017 Yearly Income Limit*	
Single	Married (living together)
\$18,090	\$24,360
2017 Total Resource Limit**	
Single	Married (living together)
\$13,820	\$27,600

Summarize key information in an easy-to-digest table.

\* Some States, like Alaska and Hawaii, allow you to have more income. If you or your spouse work, you may qualify for benefits even if your income is higher than the amounts shown above.

\*\* Some States allow you to have more resources. Your house, car, and up to \$1,500 per person in burial expenses **don't count** as resources.

## How do I apply for Extra Help?

Apply for Extra Help at [socialsecurity.gov/extrahelp](https://www.socialsecurity.gov/extrahelp) or call 1-800-772-1213 to get an application. TTY users can call 1-800-325-0778. You can also apply at your local Social Security office. To get the address for your local Social Security office, visit [socialsecurity.gov/locator](https://www.socialsecurity.gov/locator) online.

Get more information about Medicare prescription drug plans, visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE.

Nancy A. Berryhill  
Acting Commissioner  
Social Security Administration

Seema Verma  
Administrator  
Centers for Medicare & Medicaid Services

# Social Security LIS and MSP Outreach Notice (L448) - Original Version - FRONT



## **How to Get Help With Your Medicare Costs**

We are writing to let you know how you can get help paying your Medicare costs. You may be able to get help paying your Medicare prescription drug coverage costs and Medicare Part B (medical insurance) premiums and other medical costs. Some people also may get help with their Medicare Part A (hospital insurance) costs.

### **Extra Help with Medicare Prescription Drug Plan Costs**

The Extra Help program helps pay your Medicare prescription drug plan costs. If you have little income, few resources, and Medicare, you may be able to get Extra Help. To get Extra Help:

- Your yearly income should be less than \$17,505 if you are single, or \$23,595 if you are married and living together. Your income can be higher if you or your spouse works, other people who live with you rely on you for support, or you live in Alaska or Hawaii.
- Your resources (such as money in a bank, stocks, or bonds) should not total more than \$13,440 if you are single, or \$26,860 if you are married and living together. Certain things you own, like your house, car, life insurance, and up to \$1,500 per person in burial expenses do not count as resources.

### **To Apply for Extra Help or Ask Questions**

To apply for Extra Help or get more information, please contact the Social Security Administration. You can visit [www.socialsecurity.gov/i1020](http://www.socialsecurity.gov/i1020) to apply online and get more information. You also can call Social Security at 1-800-772-1213. TTY users may call 1-800-325-0778. To use Extra Help, you must enroll in a Medicare prescription drug plan. For more information on

(over)

# Social Security LIS and MSP Outreach Notice (L448) - Original Version - BACK



Medicare prescription drug plans, please call 1-800-MEDICARE (1-800-633-4227) or visit [www.medicare.gov](http://www.medicare.gov).

## The Medicare Savings Programs

The Medicare Savings Programs also can help with Medicare costs, like your monthly Part B premiums. To get this help, your State medical assistance (Medicaid) office may require information about your income and resources. To be eligible:

- Your monthly income should be less than \$1,333 if you are single, or \$1,790 if you are married and living together. Some States, such as Alaska and Hawaii, have higher income limits. Also, your income can be higher if you or your spouse works.
- Your resources (such as money in a bank, stocks, or bonds) should not total more than \$7,160 if you are single, or \$10,750 if you are married and living together. Some States allow you to have more. Also, your house, car, and up to \$1,500 per person in burial expenses do not count as resources.

## To Apply for the Medicare Savings Programs or Ask Questions

When you file an application for Extra Help, you also start the application process for help under the Medicare Savings Programs. Social Security will send information to your State unless you tell us on your Extra Help application not to send it.

You also can call your State medical assistance (Medicaid) office to apply for the Medicare Savings Programs or get more information. You can find out how to contact your local Medicaid office at [www.medicare.gov](http://www.medicare.gov) by selecting your State in the “Find someone to talk to” box.

Your State Health Insurance Assistance Program (SHIP) can help answer Medicare questions. You can find information about your local SHIP office on the back of your Medicare handbook and at [www.medicare.gov](http://www.medicare.gov) under the “Find someone to talk to” box.

You also can get contact information for Medicaid and SHIP offices by calling 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048.

A handwritten signature in black ink that reads 'Carolyn W. Colvin'.

Carolyn W. Colvin  
Acting Commissioner  
Social Security Administration

A handwritten signature in black ink that reads 'Marilyn Tavenner'.

Marilyn Tavenner  
Administrator  
Centers for Medicare & Medicaid Services