

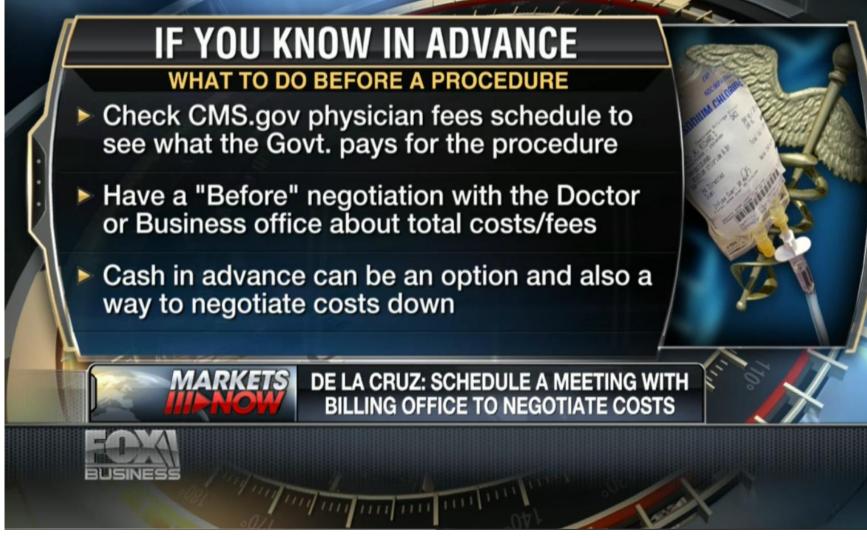
How to take Control of your Medical Expenses

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 Sure, there are scenarios where you can't control every aspect of your expenses. For example, maybe you have medical needs that are beyond your control. With that said, the majority of your expenses such as housing, food, entertainment, auto are all adjustable and under your control, well you can do the same with your medical expenses.

Where do you begin?



IF IT'S AN EMERGENCY

- WHAT TO DO AFTER A PROCEDURE
- Always know which hospitals in your area take your insurance

MARKETS

- Ask for an itemized bill and all medical/pharmacy records before you leave
- Hold payment until you have all bills and then ask for a meeting with the billing office

DE LA CRUZ: IF IT'S AN EMERGENCY DO NOT SIGN ANYTHING IN ADVANCE

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CENTERS FOR MEDICARE & MEDICAID SERVICES

4 Programs that Can Help You Pay

Your Medical Expenses

There are Federal and state programs available for people with Medicare who have income and resources below certain limits. These programs may help you save on your health care and prescription drug costs. This fact sheet includes information about the following programs:

Medicaid

Medicare Savings Programs

Supplemental Security Income (SSI) Benefits

Extra Help



Medicaid

Medicaid (also called Medical Assistance) is a joint Federal and state program that helps pay medical costs for certain people and families who have limited income and resources.

For more information about Medicaid, visit www.medicare.gov/publications to view the brochure "Medicaid: Getting Started."

Medicare Savings Programs

States have programs that pay Medicare premiums and, in some cases, may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles and coinsurance. These programs help people with Medicare save money each year:

For more information about Medicare Savings Programs, visit www.medicare.gov/publications to view the brochure "Get Help with Your Medicare Costs: Getting Started."

Supplemental Security Income (SSI) Benefits

SSI is a monthly amount paid by Social Security to people with limited income and resources who are disabled, blind, or 65 or older. SSI benefits provide cash to meet basic needs for food, clothing, and shelter. SSI benefits aren't the same as Social Security benefits. You can visit www.socialsecurity.gov, and use the "Benefit Eligibility Screening Tool" to find out if you may be eligible for SSI or other benefits, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

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For More Information

Call or visit your State Medical Assistance (Medicaid) office, and ask for information on Medicaid and Medicare Savings Programs. The names of these programs and how they work may vary by state. Call if you think you qualify for any of these programs, even if you aren't sure.

Contact your State Health Insurance Assistance Program (SHIP) for free health insurance counseling.

Visit www.medicare.gov/contacts, or call 1-800-MEDICARE (1-800-633-4227) to get the phone numbers for your Medicaid office and SHIP. TTY users should call 1-877-486-2048.

Visit www.socialsecurity.gov, or call Social Security at 1-800-772-1213 for information on SSI or applying for Extra Help. TTY users should call 1-800-325-0778.



"I can't afford the medicine I need."



Foundations and/or Patient Assistance Programs

Foundations can provide financial assistance to eligible individuals to cover coinsurance, copayments, health care premiums and deductibles for certain medications and therapies. If you've been prescribed a medication and your insurance company covers it, but you still cannot afford the coinsurance or copayment required, a foundation and or a pharmaceutical patient program may be able to assist you by paying for part of your costs associated with the medication.

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Questions?



To find a doctor at Rush, visit Rush-Health.com or call 312-563-6304.