

WHAT IS BIG SKY RX? This State of Montana program pays all, or part, of Medicare Part D Prescription Drug Plan (PDP) premiums for eligible Montanans. The program is administered by the Montana Department of Public Health and Human Services. Created by the 2005 Legislature (SB324) to help Montanans pay their Medicare Part D premiums.

HOW IS BIG SKY RX FUNDED? The tax on tobacco products is earmarked for this.

HOW DOES BIG SKY RX WORK? Any Montana Medicare recipient can fill out an application to see if they qualify. If they do, we start paying all, or a portion of, their monthly Part D Prescription Drug Plan (PDP or MAPD) premium **up to \$39.90 (2023) per month.**

WHO QUALIFIES FOR BIG SKY RX?

- Be a Montana resident,
- Be on Medicare and have not received Medicaid in the last 12 months.
- Have an annual income less than about **\$29,160*** if single or about **\$39,440*** if married and living together (*these #s change with the household size, and changes annually in Feb). Some income is not counted in determining eligibility for Big Sky Rx.

WHAT ABOUT ASSETS? ARE THEY CONSIDERED INCOME? No, assets do not count as income. A person's "nest egg" (IRAs, Stocks, Bonds, Savings Accounts) do not count, but the interest or dividends they pull from them to live on is considered income. We ask about assets to determine if a person needs to fill out an application for Social Security Extra Help (SSEH) – a federal program that can help with Medicare Part D co-pays, deductibles, and premiums.
2023 SSEH Income limits: \$21,870 if single or \$29,580 if married & living together.
2023 SSEH Asset limits: \$15,160 if Single or \$30,240 if a Couple, including a burial exclusion of \$1,500 if Single or \$3,000 if a Couple. Not Counted: your home, car, life insurance, or in-kind.

WILL BIG SKY RX COVER THE COST OF THE ENTIRE PREMIUM? It depends on the plan you choose. Big Sky Rx can pay <u>up to</u> **\$39.90 per month (2023)** toward the Part D Premium (PDP) or Medicare Advantage Prescription Drug Plan (MAPD) premium.

DO I NEED TO PICK A MEDICARE PART D PRESCRIPTION DRUG PLAN (PDP) BEFORE I APPLY FOR BIG SKY RX? No, absolutely not. You can apply to Big Sky Rx first to see if you qualify for the program. Knowing whether you qualify may make a difference in your choice of a prescription drug plan.

WOULD I HAVE TO WAIT UNTIL NEXT OCTOBER TO SIGN UP FOR A PLAN? No, since Big Sky Rx is a State Pharmaceutical Assistance Program (SPAP) you may sign up for a PDP or MAPD at any time during the year. It's called a **Special Enrollment Period (SEP).** Once you qualify for Big Sky Rx, Special Enrollment allows you to enroll in any of the Medicare Approved Prescription Drug Plans offered in Montana at any time of the year or change plans one time during the year outside of the regular open enrollment of October 15 - December 7.

HOW DO I SIGN UP FOR BIG SKY RX? Ask us to assist you with an application. Or you can go to <u>www.bigskyrx.mt.gov</u> to apply online or download an application and mail/fax it in; email <u>bigskyrx@mt.gov</u>; or call 1-866-369-1233 and ask to have an application mailed to you.

BSRx Helena area 444-1233 • BSRx In-State 1-866-369-1233 • BSRx Out-of-State 1-406-444-1233 Area Agencies on Aging/SHIP Counselors 1-800-551-3191 • Medicare 1-800-633-4227 Social Security Extra Help 1-800-772-1213