



*The Medicare Savings Programs can save you more than \$170 a month on Medicare premiums.*

## Who We Are

### About Us

CHOICES is Connecticut's State Health Insurance Assistance Program (SHIP). SHIP agencies empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training to make informed health insurance decisions that optimize access to care and benefits. CHOICES is a partnership between the state's 5 Area Agencies on Aging and the Center for Medicare Advocacy, Inc. It is administered by the Department of Aging and Disability Services.

## Contact Us



**(800) 994-9422**

<https://portal.ct.gov/ADS-CHOICES>

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**LOOKING TO  
SAVE ON  
MEDICARE  
COSTS?**





*The Medicare Extra Help program can save you money at the pharmacy.*

## Are you living on a fixed income?

### Medicare costs can add up.

There are programs that may be able to help if you're struggling to afford the costs of your Medicare health care and prescription medications.



### Extra Help with Prescription Drug Coverage

The Medicare Part D Extra Help program (sometimes called the Low-Income Subsidy or LIS) helps pay for your Medicare drug coverage. If you get Extra Help, your monthly premium will be lower or free, and you'll pay less at the pharmacy.

Individuals who qualify for the Medicare Savings Program (MSP) automatically qualify for the Extra Help program – no need to apply separately!

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*All assistance is completely free and unbiased. Call today!*

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*These benefits are available for Medicare beneficiaries of all ages.*



### Save on Medicare Premiums

The Medicare Savings Programs help pay for your monthly Part B premium. You may also qualify for help paying other costs in Medicare.

To qualify, you must meet the following gross monthly income guidelines:

	Single	Couple
Monthly income limit*	\$3,088	\$4,191

*\*Effective March 2024 – February 2025*

Even if you think you are over the limit, it's worth contacting CHOICES to see if there are other ways to save money on Medicare.