UNITED WAY OF BROOME COUNTY

Agency Name: Action for Older Person, Inc.
Program Name: Health Insurance Counseling
Program Success Story:

Client is a 74-year-old female who resides in the City of Binghamton. She is a military veteran but has never had VA coverage. With an income below $10,000 annually she is eligible for Medicare and Medicaid. Her prescription drug coverage was provided through a Part D plan that had changed it formulary for the 2010 year. She came into AOP looking for help on how to reduce her overall drug costs because she was unable to pay for all of her medication. By running Medicare's plan finder we were able to help this client enroll in a new Part D plan that covered all of her medications for a much lower cost. The original prescription plan would have cost $11,948 for 2010; the new plan will cost $270 for 2010 with an annual savings of $11,678.

Client is a 56-year-old disabled female who has been covered by her mother's retiree plan and has been paying the premium since her mother died. Client received notification that she would be dropped from the plan as of May 1, 2010. She has been to the Department of Social Services and doesn't qualify for Medicaid but was enrolled in Medicare Savings Plan and qualifies for full low income subsidy. She currently has AARP Medicare RX Saver and pays $3.10 per month. AOP ran the Medicare plan finder and reviewed the results with client. Client was able to decide on a Medigap and a Part D plan. Under the retiree plan, client was paying $407.10 a month for insurance. The new plans will cost $165 a month, saving the client $2,904 annually.