

Erie County Department of Senior Services
Health Insurance Information Counseling and Assistance Program (HIICAP) at (716)858-7883
2018 Guidelines

Low Income Subsidy - Extra Help Paying for *Medicare Part D* Costs

Many people with Medicare who have limited resources will get extra help paying for Medicare prescription drug coverage. Some people will qualify to enroll in a plan and pay no premiums or deductibles and co-pays that are little or nothing. Some will qualify to enroll in a plan with a reduced deductible; others will qualify to pay a sliding-scale premium and small coinsurance.

If you have:	<i>Medicare with full Medicaid coverage</i> <u>Income</u> <\$ 862/month - single*** <\$1,253/month - couple*** <u>Assets</u> <\$15,150 single* <\$22,200 couple*	<i>Medicare with/MSP no Medicaid coverage</i> <u>Income</u> <\$1,386/month - single*** <\$1,872/month - couple*** <u>Assets</u> No asset cap in New York State.	<i>Medicare with no Medicaid coverage</i> <u>Income</u> <\$1,537/month - single*** <\$2,077/month - couple*** <u>Assets</u> <\$14,100 single* <\$28,150 couple*
You pay: No premium ** No deductible \$1.20 co-pay/generic \$3.70 co-pay/brand-name \$0 co-pay in nursing home *Once Out of Pocket (OOP) drug expenses reach \$4,850.00 in a year \$0 co-pay	You pay: No premium ** No deductible \$3.35 co-pay/generic \$8.35 co-pay/brand-name \$0 co-pay in nursing home *Once Out of Pocket (OOP) drug expenses reach \$4,850.00 in a year \$0 co-pay	You pay: Sliding-scale premium \$82 deductible 15% coinsurance or plan's co-pay, whichever is less *Once Out of Pocket (OOP) drug expenses reach \$4,850.00 in a year \$3.35 co-pay/generic, \$8.35 co-pay/brand-name or 5%, whichever is greatest	

- * Assets that count include: savings and investments. Assets that do NOT count include the home you live in; your car; and a burial plot and/or life insurance policy up to \$1,500 each.
- ** No premium charge if you accept the benchmark plan; otherwise, you may pay an additional premium charge.
- *** Includes disregard of \$20.00 per month. If disabled and employed, disregard \$65.00 plus 1/2 of your wages.

Medicare Savings Programs (MSP Buy-In) 2018 Guidelines

Medicare Savings Programs help people with Medicare (who do not qualify for Medicaid) pay for some of the costs of *Medicare B*.

There are three **Medicare Savings Programs**:

- **QMB: Qualified Medicare Beneficiary** pays for Medicare's premiums, deductibles and coinsurance.
- **SLMB: Specified Low-income Medicare Beneficiary** pays for Medicare's Part B Premium.
- **QI-1: Qualifying Individual Program** pays for Medicare's Part B Premium.

Medicare Savings Programs				
Program	Federal Monthly Income Net Limits		Asset Limits	
	Individual	Couple	Individual	Couple
QMB	\$1,032	\$1,392	No asset test	No asset test
SLMB	\$1,234	\$1,666	No asset test	No asset test
QI-1	\$1,386	\$1,872	No asset test	No asset test

Net Income = Gross income minus premiums for health / dental / long term care insurance, but not Medicare Part B premium.

****Note:*** Eligibility for any of these programs automatically qualifies you for the full Low Income Subsidy (Extra Help) program (see other side of this flyer).