

Erie County Department of Senior Services
Health Insurance Information Counseling and Assistance Program (HIICAP) at (716)858-7883
2020 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:	<p><i>Medicare with full Medicaid coverage</i></p> <p><u>Income</u></p> <p><\$ 895/month - single*** <\$1,304/month - couple***</p> <p><u>Assets</u></p> <p><\$15,750 single* <\$23,100 couple*</p>	<p><i>Medicare with/MSP no Medicaid coverage</i></p> <p><u>Income</u></p> <p><\$1,456/month - single*** <\$1,960/month - couple***</p> <p><u>Assets</u></p> <p><i>No asset cap in New York State.</i></p>	<p><i>Medicare with no Medicaid coverage</i></p> <p><u>Income</u></p> <p><\$1,615/month - single*** <\$2,175/month - couple***</p> <p><u>Assets</u></p> <p><\$14,610 single* <\$29,160 couple*</p>
You pay:	<p>You pay:</p> <p>No premium</p> <p>** No deductible</p> <p>\$1.30 co-pay/generic</p> <p>\$3.90 co-pay/brand-name</p> <p>\$0 co-pay in nursing home</p> <p>*Once Out of Pocket (OOP) drug expenses reach \$6,350.00 in a year</p> <p>\$3.60 co-pay/generic, \$8.95 co-pay/brand-name or 5%, whichever is greatest</p>	<p>You pay:</p> <p>No premium</p> <p>** No deductible</p> <p>\$3.60 co-pay/generic</p> <p>\$8.95 co-pay/brand-name</p> <p>\$0 co-pay in nursing home</p> <p>*Once Out of Pocket (OOP) drug expenses reach 6,350.00 in a year</p> <p>\$3.60 co-pay/generic, \$8.95 co-pay/brand-name or 5%, whichever is greatest</p>	<p>You pay:</p> <p>Sliding-scale premium</p> <p>\$89 deductible</p> <p>15% coinsurance or plan's co-pay, whichever is less</p> <p>*Once Out of Pocket (OOP) drug expenses reach \$6,350.00 in a year</p> <p>\$3.60 co-pay/generic, \$8.95 co-pay/brand-name or 5%, whichever is greatest</p>

- * 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.

Medicare Savings Programs (MSP Buy-In) 2020 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	<i>\$1,084</i>	<i>\$1,457</i>	No asset test	No asset test
SLMB	<i>\$1,296</i>	<i>\$1,744</i>	No asset test	No asset test
QI-1	<i>\$1,456</i>	<i>\$1,960</i>	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).**