

# Concerned about Medicare Costs?

## There may be help!

Medicare premiums, deductibles and co-payments can add up. Luckily, there are several programs that can help a beneficiary with Medicare cost-sharing. Below is a list of these programs, their eligibility requirements, information about applying, and the benefits they provide. If you have any questions regarding these programs, you may contact a SHINE Counselor at MassOptions at (1-800-243-4636).

### Income and Asset Limits as of March 1<sup>st</sup>, 2021

	Gross Monthly Income Limit	Asset Limit	Application	Benefits
<b>MassHealth (65+ years old)</b>	\$1,074 (individual) <sup>1</sup>	\$2,000 (individual) <sup>2</sup>	MassHealth SACA-2 form 1-800-841-2900	Supplemental health and drug coverage Automatic enrollment in Senior Buy-in
	\$1,452 (couple) <sup>1</sup>	\$3,000 (couple) <sup>2</sup>		Automatic enrollment in Extra Help
<b>MassHealth Senior Buy-in (QMB)</b>	\$1,396 (individual)	\$15,940 (individual) <sup>2</sup>	MassHealth SACA-2 form or Mass Buy-In form 1-800-841-2900	Pays Medicare Part A & B premiums Pays Medicare Part A & B deductibles & copays Automatic enrollment in Extra Help
	\$1,888 (couple)	\$23,920 (couple) <sup>2</sup>		
<b>MassHealth Buy-in (QI-1)</b>	\$1,771 (individual)	\$15,940 (individual) <sup>2</sup>	MassHealth Buy-in Application 1-800-841-2900	Pays Medicare Part B premium Automatic enrollment in Extra Help
	\$2,396 (couple)	\$23,920 (couple) <sup>2</sup>		
<b>Extra Help Full</b>	\$1,449 (individual)	\$9,470 (individual) <sup>3</sup>	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Eliminates Part D deductible Lowers Part D copays to \$3.70/\$9.20
	\$1,960 (couple)	\$14,960 (couple) <sup>3</sup>		
<b>Extra Help Partial</b>	\$1,610 (individual)	\$14,790 (individual) <sup>3</sup>	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Reduces Part D deductible Lowers Part D copays to 15%
	\$2,178 (couple)	\$29,520 (couple) <sup>3</sup>		
<b>Prescription Advantage (65+ years old) (no enrollment fee)</b>	\$3,220 (individual)	NONE	Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that reduces copays once the total retail costs of covered prescription drugs reaches \$4,130
	\$4,355 (couple)			
<b>Prescription Advantage (65+ years old) (\$200 enrollment fee)</b>	\$5,367 (individual)		Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that pays prescription copays once out-of-pocket drug costs reach \$3,830
	\$7,258 (couple)			
<b>Health Safety Net</b>	<b>Full:</b> \$1,610 (individual) \$2,178 (couple)		MassHealth SACA-2 form (65+ years old) 1-800-841-2900	Pays for some services at hospital or Community Health Center (CHC). Rx & dental available at some CHC's
	<b>Partial:</b> \$3,220 (individual) \$4,355 (couple)			

<sup>1</sup> If over the income limit, may qualify by meeting a deductible

<sup>2</sup> Primary residence and one vehicle are not counted

<sup>3</sup> Primary residence, vehicles, and life insurance are not counted