

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 1-800-AGE-INFO (1-800-243-4636).

Income and Asset Limits as of March 1, 2017

	Gross Monthly Income Limit	Asset Limit	Application	Benefits
MassHealth (65+ years old)	\$1025 (individual) ¹	\$2,000 (individual) ²	MassHealth SACA-2 form 1-800-841-2900	Supplemental health and drug coverage Automatic enrollment in Senior Buy-in Automatic enrollment in Extra Help
	\$1,374 (couple) ¹	\$3,000 (couple) ²		
MassHealth Senior Buy-in	\$1,025 (individual)	\$7,390 (individual) ²	MassHealth SACA-2 form 1-800-841-2900	Pays Medicare Part A & B premiums Pays Medicare Part A & B deductibles & copays Automatic enrollment in Extra Help
	\$1,374 (couple)	\$11,090 (couple) ²		
MassHealth Buy-in	\$1,377 (individual)	\$7,390 (individual) ²	MassHealth Buy-in Application 1-800-841-2900	Pays Medicare Part B premium Automatic enrollment in Extra Help
	\$1,847 (couple)	\$11,090 (couple) ²		
Extra Help Full	\$1,377 (individual)	\$8,890 (individual) ³	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Eliminates Part D deductible Lowers Part D copays to \$3.30/\$8.25
	\$1,847 (couple)	\$14,090 (couple) ³		
Extra Help Partial	\$1,528 (individual)	\$13,820 (individual) ³	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Reduces Part D deductible Lowers Part D copays to 15%
	\$2,050 (couple)	\$27,600 (couple) ³		
Prescription Advantage (no enrollment fee)	\$3,015 (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 \$3,700.
	\$4,060 (couple)			
Prescription Advantage (\$200 enrollment fee)	\$5,025 (individual)	NONE	Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that pays prescription copays once out-of-pocket drug costs reach \$3,565.
	\$6,767 (couple)			

¹ If over the income limit, may qualify by meeting a deductible

² Primary residence and one vehicle are not counted

³ Primary residence, vehicles, and life insurance are not counted

Where appropriate, a \$20 unearned income disregard has been included in the income limit