



## 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, the benefits they provide, and instructions on how to apply. 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 2012

	Monthly Income Limit	Asset Limit	Application	Benefits
<b>MassHealth (65+ years old)</b>	\$951 (individual)	\$2,000 (individual)	MassHealth Senior Medical Benefit Request 1-800-841-2900	Supplemental health and drug coverage Automatic enrollment in Senior Buy-in Automatic enrollment in Extra Help
	\$1,281 (couple)	\$3,000 (couple)		
<b>MassHealth Senior Buy-in (QMB)</b>	\$951 (individual)	\$6,940 (individual)	MassHealth Senior Medical Benefit Request 1-800-841-2900	Pays Medicare Part A & B premiums Pays Medicare Part A & B deductibles & copays Automatic enrollment in Extra Help
	\$1,281 (couple)	\$10,410 (couple)		
<b>MassHealth Buy-in (SLMB, QI)</b>	\$1,277 (individual)	\$6,940 (individual)	MassHealth Buy-in Application 1-800-841-2900	Pays Medicare Part B premium Automatic enrollment in Extra Help
	\$1,723 (couple)	\$10,410 (couple)		
<b>Extra Help Full (LIS)</b>	\$1,277 (individual)	\$8,440 (individual)	Social Security Application for Extra Help 1-800-772-1213	Reduces drug copays to \$6.30 or less & helps with drug plan premium, <u>for Medicare Prescription Drug Plans only.</u>
	\$1,723 (couple)	\$13,410 (couple)		
<b>Extra Help Partial (LIS)</b>	\$1,417 (individual)	\$13,070 (individual)	Social Security Application for Extra Help 1-800-772-1213	Reduces drug copays to 15% or less & reduces drug plan premium, <u>for Medicare Prescription Drug Plans only.</u>
	\$1,912 (couple)	\$26,120 (couple)		
<b>Prescription Advantage (no enrollment fee)</b>	\$2,793 (individual)	NONE	Prescription Advantage Application 1-800-243-4696	Supplemental prescription coverage that reduces copays once the total retail costs of covered prescription drugs reaches \$2,930.
	\$3,783 (couple)			
<b>Prescription Advantage (\$200 enrollment fee)</b>	\$4,655 (individual)	NONE	Prescription Advantage Application 1-800-243-4696	Supplemental prescription coverage that pays prescription copays once out-of-pocket drug costs reach \$3,260.
	\$6,305 (couple)			