

**Erie County Department for the Aging**  
**Health Insurance Information Counseling and Assistance Program (HIICAP) at (716)858-7883**  
**2025 Guidelines**

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## 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.

<b>If you have:</b>	<i>Medicare with full Medicaid coverage</i>  <u><b>Income</b></u>  <i>&lt;\$1,820/month - single***</i> <i>&lt;\$2,453/month - couple***</i>  <u><b>Assets</b></u>  <i>&lt;\$32,396 single*</i> <i>&lt;\$43,781 couple*</i>	<i>Medicare with/MSP no Medicaid coverage</i>  <u><b>Income</b></u>  <i>\$2,446/month - single***</i> <i>\$3,299/month - couple***</i>  <u><b>Assets</b></u>  <i>\$0 in New York state</i>	<i>Medicare with no Medicaid coverage</i>  <u><b>Income</b></u>  <i>\$1,956/month - single</i> <i>\$2,644/month - couple</i>  <u><b>Assets</b></u>  <i>&lt;\$17,600 single*</i> <i>&lt;\$35,130 couple*</i>
<b>You pay:</b>	<b>You pay:</b> No premium ** No deductible <b>\$1.60</b> co-pay/generic <b>\$4.80</b> co-pay/brand-name <b>\$0</b> co-pay in nursing home Once Out of Pocket (OOP) drug expenses reach <b>\$2,000.00</b> in a year -	<b>You pay:</b> No premium ** No deductible <b>\$4.90</b> co-pay/generic <b>\$12.15</b> co-pay/brand-name <b>\$0</b> co-pay in nursing home Once Out of Pocket (OOP) drug expenses reach <b>\$2,000.00</b> in a year - <b>\$0 co-pay</b>	<b>You pay:</b> No premium** No deductible <b>\$4.90</b> co-pay/generic <b>\$12.15</b> co-pay/brand-name <b>\$0</b> co-pay in nursing home Once Out of Pocket (OOP) drug expenses reach <b>\$2,000.00</b> in a year - <b>\$0 co-pay</b>

- \* 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) 2025 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 two **Medicare Savings Programs**:

- **QMB: Qualified Medicare Beneficiary** pays for Medicare's premiums, deductibles and coinsurance.
- **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	\$1,820	\$2,453	No asset test	No asset test
QI-1	\$2,446	\$3,299	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).