

Erie County Department of Senior Services
Health Insurance Information Counseling and Assistance Program (HIICAP) at (716)858-7883
2024 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:	<i>Medicare with full Medicaid coverage</i>	<i>Medicare with/MSP no Medicaid coverage</i>	<i>Medicare with no Medicaid coverage</i>
You pay:	<p>You pay:</p> <p>No premium **</p> <p>No deductible</p> <p>\$1.55 co-pay/generic</p> <p>\$4.60 co-pay/brand-name</p> <p>\$0 co-pay in nursing home</p> <p>*Once Out of Pocket (OOP) drug expenses reach \$8,000.00 in a year</p> <p>\$4.50 co-pay/generic, \$11.20 co-pay/brand-name or 5%, whichever is greatest</p>	<p>You pay:</p> <p>No premium **</p> <p>No deductible</p> <p>\$4.50 co-pay/generic</p> <p>\$11.20 co-pay/brand-name</p> <p>\$0 co-pay in nursing home</p> <p>*Once Out of Pocket (OOP) drug expenses reach 8,000.00 in a year</p> <p>\$4.50 co-pay/generic, \$11.20 co-pay/brand-name or 5%, whichever is greatest</p>	<p>You pay:</p> <p>No premium**</p> <p>No deductible</p> <p>\$4.50 co-pay/generic</p> <p>\$11.20 co-pay/brand-name</p> <p>\$0 co-pay in nursing home</p> <p>*Once Out of Pocket (OOP) drug expenses reach 8,000.00 in a year</p> <p>*\$4.50 co-pay/generic, \$11.20 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.
- ** 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) 2024 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	\$1,752	\$2,371	No asset test	No asset test
QI-1	\$2,355	\$3,189	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).**