

# 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, 2019

	<b>Gross Monthly Income Limit</b>	<b>Asset Limit</b>	<b>Application</b>	<b>Benefits</b>
<b>MassHealth (65+ years old)</b>	\$,1041 (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 Automatic enrollment in Extra Help
	\$,1,410 (couple) <sup>1</sup>	\$3,000 (couple) <sup>2</sup>		
<b>MassHealth Senior Buy-in</b>	\$1,041 (individual)	\$7,730 (individual) <sup>2</sup>	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
	\$1,410 (couple)	\$11,600 (couple) <sup>2</sup>		
<b>MassHealth Buy-in</b>	\$1,406 (individual)	\$7,730 (individual) <sup>2</sup>	MassHealth Buy-in Application 1-800-841-2900	Pays Medicare Part B premium Automatic enrollment in Extra Help
	\$1,903 (couple)	\$11,600 (couple) <sup>2</sup>		
<b>Extra Help Full</b>	\$1,405 (individual)	\$9,230 (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 \$3.40/\$8.50
	\$1,902 (couple)	\$14,600 (couple) <sup>3</sup>		
<b>Extra Help Partial</b>	\$1,561 (individual)	\$14,390 (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%
	\$2,114 (couple)	\$28,720 (couple) <sup>3</sup>		
<b>Prescription Advantage (no enrollment fee)</b>	\$3,122 (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 \$3,820.
	\$4,227 (couple)			
<b>Prescription Advantage (\$200 enrollment fee)</b>	\$5,204 (individual)	NONE	Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that pays prescription copays once out-of-pocket drug costs reach \$3,640.
	\$7,046 (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