LOWER INCOME INFORMATION
Disclaimer

■ The information provided in the presentation is general information.

■ There are exceptions and special circumstances that may affect how this information may apply to you.

■ Specific amounts mentioned in this presentation are for 2020.

■ This presentation does not include temporary waivers and adjustments due to COVID-19.
Brief Overview of Medicare

Focus on Lower Income

ORIGIANL MEDICARE

PART A Hospital
Some Pay Premiums; All Pay Deductibles

PART B Medical
All Pay Premiums and Deductibles

AND/OR

OPTIONAL COVERAGE

MEDIGAP Medicare Supplement
Premiums and Deductibles Vary for Both

PART D Prescription

BRIDGES MEDICARE COST-GAPS

MEDICARE ADVANTAGE

PART C Includes Both A & B

AND

MOST INCLUDE

PART D Prescription

Premiums and Deductibles Vary

www.seniorpharmassist.org - 919-688-4772
Lower Income Assistance

- Social Security Administration provides help with Prescription Drug Coverage
  - Full Low Income Subsidy (LIS) or Extra Help
  - Partial Low Income Subsidy (LIS) or Partial Extra Help

Senior PharmAssist - www.seniorpharmassist.org - 919-688-4772
Lower Income Assistance

- Medicaid covers
  - Health
  - Drugs

- Medicare Savings Program helps with
  - Parts A, B &/or D
Extra Help – Low Income Subsidy (LIS) Prescription Drug Plan

Qualifications

<table>
<thead>
<tr>
<th>FEDERAL POVERTY LEVEL</th>
<th>MONTHLY INCOME</th>
<th>MONTHLY INCOME</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
</tr>
<tr>
<td>135% or below</td>
<td>$1,436 or below</td>
<td>$1,940 or below</td>
<td>$9,360 or below</td>
<td>$14,800 or below</td>
</tr>
</tbody>
</table>

Senior PharmAssist - www.seniorpharmassist.org - 919-688-4772
Extra Help – Low Income Subsidy (LIS) Prescription Drug Plan

- No cost increase in coverage gap
- No deductibles
- Some companies offer no monthly drug premiums

<table>
<thead>
<tr>
<th>FORMULARY DRUG COSTS</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$1.30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand Name</td>
<td>$8.95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In Hospital</td>
<td></td>
<td>$0</td>
<td></td>
</tr>
</tbody>
</table>
Extra Help - “Partial” Low Income Subsidy Prescription Drug Plan

Qualifications

<table>
<thead>
<tr>
<th>FEDERAL POVERTY LEVEL</th>
<th>MONTHLY INCOME</th>
<th>MONTHLY INCOME</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
</tr>
<tr>
<td>150% or below</td>
<td>$1,595 or below</td>
<td>$2,155 or below</td>
<td>$14,390 or below</td>
<td>$28,720 or below</td>
</tr>
</tbody>
</table>
Extra Help - “Partial” Low Income Subsidy Prescription Drug Plan

- Sliding scale drug premiums (25% - 75%)
- Formulary drug costs
  - No more than 15% copayments
- No cost increase in coverage gap
- Maximum $89 deductible
Medicaid – (Federal / State joint program) Administered by the State

Qualifications

<table>
<thead>
<tr>
<th>FEDERAL POVERTY LEVEL</th>
<th>MONTHLY INCOME</th>
<th>MONTHLY INCOME</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
</tr>
<tr>
<td>100% or below</td>
<td>$1,064 or below</td>
<td>$1,437 or below</td>
<td>$2,000 or below</td>
<td>$3,000 or below</td>
</tr>
</tbody>
</table>
Medicaid – (Federal / State joint program) Administered by the State

- Covers
  - Medicare Part B premium
  - Medicare Part A premium (if applicable)
  - Part A hospital deductible
  - Part B deductible
Medicaid – (Federal / State joint program) Administered by the State

- Covers Costs for
  - Doctors and Outpatient
  - Skilled nursing facilities
  - Nursing home care
  - Home health care
Medicaid – (Federal / State joint program) 
Administered by the State

- Medicaid helps pay services beyond Medicare such as
  - Prescription drugs
  - Eyeglasses
  - Hearing aids
Full Medicaid Coverage for

- Supplemental Security Income (SSI)
  - Federal income supplement program
  - For aged, blind, disabled with little or no income
  - May provide cash to meet basic needs for food, clothing & shelter
Full Medicaid Coverage for

- State/County Special Assistance
  - Aged and disabled individuals primarily in adult care facilities
  - Includes Medicaid eligibility
- Special Assistance In-Home
  - Medicaid categorically needy eligible
Medicare Savings Program
Medicaid for Qualified Beneficiaries - MQB

- Three levels of help
  - Comprehensive (MQB-Q)
  - Limited (MQB-B)
  - Limited Capped Enrollment (MQB-E)
Medicare Savings Program – Comprehensive (MQB-Q)

Qualifications

<table>
<thead>
<tr>
<th>FEDERAL POVERTY LEVEL</th>
<th>MONTHLY INCOME</th>
<th>MONTHLY INCOME</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
</tr>
<tr>
<td>100% or below</td>
<td>$1,064 or below</td>
<td>$1,437 or below</td>
<td>$7,860 or below</td>
<td>$11,800 or below</td>
</tr>
</tbody>
</table>

Senior PharmAssist - www.seniorpharmassist.org - 919-688-4772
Medicare Savings Program – Comprehensive (MQB-Q)

Covers

- Medicare Part B premium
- Medicare Part A premiums (if applicable)
- Medicare hospital deductible
Medicare Savings Program - Comprehensive (MQB-Q)

- Medicare Part B annual deductible
- Doctors and Outpatient costs
- Extra Help paying for Prescription Drugs
- Sometimes covers first 20 days in nursing home
Medicare Savings Program - Limited (MQB-B)

Qualifications

<table>
<thead>
<tr>
<th>FEDERAL POVERTY LEVEL</th>
<th>MONTHLY INCOME</th>
<th>MONTHLY INCOME</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
<th>LIQUID (COUNTABLE) ASSETS &amp; RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
</tr>
<tr>
<td>120% or below</td>
<td>$1,276 or below</td>
<td>$1,724 or below</td>
<td>$7,860 or below</td>
<td>$11,800 or below</td>
</tr>
</tbody>
</table>
Medicare Savings Program - Limited (MQB-B)

- Covers
  - Medicare Part B premium
  - Extra Help paying for Prescription Drugs
Medicare Savings Program - Limited Capped Enrollment (MQB-E)

Qualifications

<table>
<thead>
<tr>
<th>FEDERAL POVERTY LEVEL</th>
<th>MONTHLY INCOME</th>
<th>MONTHLY INCOME</th>
<th>LIQUID (COUNTABLE) ASSETS</th>
<th>LIQUID (COUNTABLE) ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
<td>INDIVIDUAL</td>
<td>COUPLE</td>
</tr>
<tr>
<td>135% or below</td>
<td>$1,436 or below</td>
<td>$1,940 or below</td>
<td>$7,860 or below</td>
<td>$11,800 or below</td>
</tr>
</tbody>
</table>

Senior PharmAssist - www.seniorpharmassist.org - 919-688-4772
Medicare Savings Program - Limited Capped Enrollment (MQB-E)

- Covers
  - Medicare Part B premium.
  - Extra Help paying for Prescription Drugs

- Funds for this program may be limited
Lower Income Assistance Benefits – All Types

- No Late Enrollment Penalties
- Quarterly Special Enrollment Period
- Join or Switch Part D or MAPD plans
- Change during Open Enrollment
  - Begins 1\textsuperscript{st} of following month
Lower Income Assistance – All Types

- Resources exclude
  - Home
  - One car
  - Burial plot
  - $1,500 for burial costs if set aside
## Lower Income Assistance Qualification Summary

<table>
<thead>
<tr>
<th>Type of Help</th>
<th>% Fed. Poverty Level</th>
<th>Monthly Income - Individual</th>
<th>Monthly Income - Couple</th>
<th>Liquid (Countable) Assets &amp; Resources - Individual</th>
<th>Liquid (Countable) Assets &amp; Resources - Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Prescription Drug Coverage</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full LIS</td>
<td>135% or less</td>
<td>$1,436 or less</td>
<td>$1,940 or less</td>
<td>$9,360 or less</td>
<td>$14,800 or less</td>
</tr>
<tr>
<td>Partial LIS</td>
<td>136% - 150%</td>
<td>$1,437 - $1595</td>
<td>$1,596 - $2,155</td>
<td>$14,390 or less</td>
<td>$28,720 or less</td>
</tr>
<tr>
<td><strong>Health and Drug Coverage</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicaid</td>
<td>100% or less</td>
<td>$1,064 or less</td>
<td>$1,437 or less</td>
<td>$2,000 or less</td>
<td>$3,000 or less</td>
</tr>
<tr>
<td>MQB-Q</td>
<td>100% or less</td>
<td>$1,064 or less</td>
<td>$1,437 or less</td>
<td>$7,860 or less</td>
<td>$11,800 or less</td>
</tr>
<tr>
<td>MQB-B</td>
<td>101% - 120%</td>
<td>$1,065 - $1276</td>
<td>$1,438 - $1,724</td>
<td>$7,860 or less</td>
<td>$11,800 or less</td>
</tr>
<tr>
<td>MQB-E</td>
<td>121% - 135%</td>
<td>$1,277 - $1436</td>
<td>$1,725 - $1,940</td>
<td>$7,860 or less</td>
<td>$11,800 or less</td>
</tr>
</tbody>
</table>
Where to Find More Information

■ Call Senior PharmAssist: 919-688-4772

■ Or check our website:  
  www.seniorpharmassist.org
Where to Find More Information

- Call Seniors’ Health Insurance Information Program (SHIIP): 1-800-408-1212

- Or check their website:
  
  https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip
Where to Find More Information

- Call Medicare 24/7 at 1-800-633-4227
  TTY users can call 1-877-486-2048

- Or check their website:
  www.medicare.gov
Where to Find More Information

Websites to check for more information:

- Social Security Administration [ssa.gov](http://ssa.gov)
- NC Department of Health & Human Services [ncdhhs.gov](http://ncdhhs.gov)
Other Videos / PowerPoints Available

- Enrolling in Medicare
- Medicare Part A
- Medicare Part B
- Medicare Part D
- Medicare Supplements
- Medicare Advantage
- Medicare Costs & Penalties
  - Lower Income Information
- Original v Advantage