

Medicare Drug Coverage: Extra Help for Low-Income Beneficiaries (2007)

ELIGIBILITY FOR LOW-INCOME SUBSIDIES			LOW-INCOME BENEFICIARY COST-SHARING		
Full Dual-Eligibles (Deemed Eligible for Extra Help)					
Monthly Income to Qualify	Resources to Qualify	Annual Deductible	Monthly Premium	Co-Pays Until Out-of-Pocket Costs (including Extra Help) Total \$3,850 ²	Catastrophic Benefit After Out-of-Pocket Costs (including Extra Help) Total \$3,850
State income maximum is no more than 100% of FPL: <ul style="list-style-type: none"> • Single: ≤ \$850.83 • Married: ≤ \$1,140.83 	Resource levels differ by state. Check with your state Medicaid agency.	\$0	\$0 ¹	\$1 per generic or preferred brand drug or \$3.10 per prescription for all other drugs until total drug costs reach \$3,850	Free prescriptions
Medicare Savings Program Enrollees* and SSI Recipients Not Automatically Given Medicaid (Deemed Eligible for Extra Help)					
More than 100% of FPL but less than 135% of FPL: <ul style="list-style-type: none"> • Single: \$850.84-\$1,148.63 • Married: \$1,140.84-\$1,540.13 	<ul style="list-style-type: none"> • Single: ≤ \$4,000 • Married: ≤ \$6,000 	\$0	\$0 ¹	\$2.15 per generic or preferred brand drug or \$5.35 per prescription for all other drugs until total drug costs reach \$3,850	Free prescriptions
Other Low-Income Beneficiaries (Must Apply for Extra Help)					
More than 100% of FPL but less than 135% of FPL: <ul style="list-style-type: none"> • Single: \$850.84-\$1,148.63 • Married: \$1,140.84-\$1,540.13 	<ul style="list-style-type: none"> • Single: < \$7,620³ • Married: < \$12,190³ 	\$0	\$0 ¹	\$2.15 per generic or preferred brand drug or \$5.35 per prescription for all other drugs until total drug costs reach \$3,850	Free prescriptions
More than 100% of FPL but less than 135% of FPL: <ul style="list-style-type: none"> • Single: \$850.84-\$1,148.63 • Married: \$1,140.84-\$1,540.13 	<ul style="list-style-type: none"> • Single: \$7,620 - \$11,710³ • Married: \$12,190 - \$23,410³ 	\$53	\$0 ¹	15% co-insurance for each prescription drug until total drug costs reach \$3,850	\$2.15 per generic or preferred multi-brand prescription drug or \$5.35 per prescription for all other drugs
At or above 135% of FPL but less than 150% of FPL: <ul style="list-style-type: none"> • Single: \$1,148.64-\$1,276.25 • Married: -\$1,540.14-\$1,711.25 	<ul style="list-style-type: none"> • Single: ≤ \$11,710³ • Married: ≤ \$23,410³ 	\$53	Based on beneficiary's income: <ul style="list-style-type: none"> • Between 135% and 140% of FPL- 75% of premium subsidy • Between 140% and 145% of FPL- 50% of premium subsidy • Between 145% and 150% of FPL- 25% of premium subsidy 	15% co-insurance for each prescription drug until total drug costs reach \$3,850	\$2.15 per generic or preferred multi-brand prescription drug or \$5.35 per prescription for all other drugs

(See Table Notes on back)

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Table Notes

FPL = Federal Poverty Level. In 2007, 100% of the FPL is \$10,210 for an individual (or \$851 per month) and \$13,690 for a married couple (or \$1,141 per month) in the 48 contiguous states and the District of Columbia.

*Includes Qualified Medicare Beneficiaries (QMBs), Specified Low-Income Beneficiaries (SLMBs), and Qualifying Individuals (QIs).

¹ Beneficiaries in this group receive the maximum premium subsidy amount. Beneficiaries enrolled in a plan that charges a higher monthly premium than the maximum subsidy amount (or in an enhanced Medicare drug plan) must pay the difference themselves without any help from the low-income subsidy.

² Total out-of-pocket drug costs include amounts paid by the extra help (or low-income subsidy) and true out-of-pocket (TrOOP) costs paid by the beneficiary. TrOOP costs include amounts paid by the beneficiary, friends, relatives, certain charities, qualified State Pharmacy Assistance Programs (SPAPs), and the low-income subsidy toward the annual plan deductible, co-payments or co-insurance amounts. Catastrophic coverage begins once the beneficiary's TrOOP reaches \$3,850 on drugs covered by the Medicare drug plan.

³ These resource limits include \$1,500 per person for burial expenses.