

Medicare Prescription Drug Benefit 2012

How does “Extra Help” help with costs?

100% FPL	135% FPL	135% FPL	up to 150% FPL
People with Medicare and full Medicaid coverage (Dual Eligible) Income below \$11,170 single/ \$15,130 married couple:	Income below \$15,079 single/ \$20,425 married couple. Assets* below \$8,440 Single/ \$13,410 married couple:	Income below \$15,079 single/ \$20,425 married couple. Assets* below \$13,070 single/ \$26,120 married couple:	Income between \$15,079- \$16,755 single/ \$20,425 - \$22,695 married couple. Assets* below \$13,070 single/ \$26,120 married couple:
<ul style="list-style-type: none"> ▪ No premium 	<ul style="list-style-type: none"> ▪ No premium 	<ul style="list-style-type: none"> ▪ No premium 	<ul style="list-style-type: none"> ▪ Sliding-scale premium
<ul style="list-style-type: none"> ▪ No deductible 	<ul style="list-style-type: none"> ▪ No deductible 	<ul style="list-style-type: none"> ▪ \$65 deductible 	<ul style="list-style-type: none"> ▪ \$65 deductible
<ul style="list-style-type: none"> ▪ No coverage gap 	<ul style="list-style-type: none"> ▪ No coverage gap 	<ul style="list-style-type: none"> ▪ No coverage gap 	<ul style="list-style-type: none"> ▪ No coverage gap
<ul style="list-style-type: none"> ▪ \$1.10 copay for generic/ \$3.30 brand NO copay if full dual receiving services 	<ul style="list-style-type: none"> ▪ \$2.60 copay for generic ▪ \$6.50 copay for brand-name 	<ul style="list-style-type: none"> ▪ 15% coinsurance 	<ul style="list-style-type: none"> ▪ 15% coinsurance
<ul style="list-style-type: none"> ▪ No copay if in nursing home ▪ No copay over the catastrophic limit (\$4,700 out-of-pocket) 	<ul style="list-style-type: none"> ▪ No copay over the catastrophic limit (\$4,700 out-of-pocket) 	<ul style="list-style-type: none"> ▪ \$2.60 generic or \$6.50 brand-name over the catastrophic limit (\$4,700 out-of-pocket) 	<ul style="list-style-type: none"> ▪ \$2.60 generic \$6.50 brand-name copay over the catastrophic limit (\$4,700 out-of-pocket)
Monthly Income			
\$931 Single	\$1,257 single	\$1,257 single	up to \$1,396 single
\$1,261 Couple	\$1,702 couple	\$1,702 couple	up to \$1,891 couple

*Assets that count include savings and investments. Assets that do not count include the home you live in, and your car. Life insurance/burial plots are no longer counted as assets since 1/1/2010. For more information about Assets, contact Social Security.

Updated 03-26-2012, Multnomah County SHIBA.



Who is eligible for Extra Help with Medicare Rx?

People who meet both the income/asset limits below (no more than these amounts):

Low-Income Subsidy (LIS) Limits			
Federal Poverty Level	Family Size	Monthly Income 2012	Resources (Assets)* 2012
100% (QMB)	Individual	\$ 931	\$6,940**
	Couple	\$1,261 (Oregon)	\$10,410**
135% (LIS)	Individual	\$1,257	\$8,440*
	Couple	\$1,702	\$13,410*
135%	Individual	\$1,257	\$13,070*
	Couple	\$1,702	\$26,120*
150%	Individual	\$1,396	\$13,070*
	Couple	\$1,891	\$26,120*

SEE ATTACHED CHART, "HOW DOES 'EXTRA HELP' HELP WITH DRUG COSTS" TO UNDERSTAND BENEFIT LEVELS.

*The home you live in and your car do not count as assets. Starting in 2010, your life insurance policy does NOT count as a resource for LIS.

** QMB is a State program that helps to pay for Medicare Part B premiums. Resources are evaluated differently. Please contact your Aging Services/SPD local branch with questions and to apply.

Premium Subsidy Amounts (LIS)		
Income Levels	Premium Subsidy	Individual Pays
Less than 135%	100%	0%
136-140%	75%	25%
141-145%	50%	50%
146-149%	25%	75%