



LIS/EXTRA HELP & MEDICARE SAVINGS PROGRAM | 2021

Eligible for Medicaid

Extra Help (LIS)

Medicare Savings Programs (MSP)

Type of Help	Single	Married	MSP Benefit	LIS/Extra Help Benefit
Medicare & full Medicaid <u>and</u> reside in long-term care facility <u>or</u> get HCBS	Must meet State Medicaid rules – refer to DSS	Must meet State Medicaid rules – refer to DSS	Depends on MSP Qualification	(reside in long-term care facility <u>or</u> get HCBS) 1)Basic plans \$0.00 premium 2)Deductible \$0.00 3)Copay \$0.00 4) No Donut Hole
Medicare & full Medicaid <u>and</u> eligible for SSI	Must meet State Medicaid rules – refer to DSS	Must meet State Medicaid rules – refer to DSS	Parts A&B premium, deductible & copay paid	(eligible for SSI) 1)Basic plans \$0.00 premium 2)Deductible \$0.00 3)Copay \$1.30 generic/ \$3.90 brand name (\$0.00 after \$5,000) 4) No Donut Hole
Full LIS ≤135% FPL	Income <\$1,436 Resources <\$9,360	Income <\$1,940 Resources < \$14,800	None	1)Basic plans \$0.00 premium 2)Deductible \$0.00 3)Copay \$3.60 generic/ \$8.95 brand name (\$0.00 after \$5,000) 4) No Donut Hole
Partial LIS ≤150% FPL	Income <\$1,595 Resources <\$14,610	Income <\$2,155 Resources < \$29,160	None	1)Sliding scale Part D premium 2)Deductible \$89 3)Copay 15% (less after \$5,000) 4) No Donut Hole
QMB	Income < \$1,093 Resources < \$7,970	Income < \$1,472 Resources < \$11,960	Parts A&B premium, deductible & copay	1)Basic plans \$0.00 premium 2)Deductible \$0.00 3)Copay \$3.70 generic/ \$9.20 brand name (\$0.00 after \$5,000) 4) No Donut Hole
SLMB QI	Income < \$1,308 < \$1,469 Resources < \$7,970	Income < \$1,762 < \$1,980 Resources < \$11,960	Part B premium only (\$148.50 /month)	1)Basic plans \$0.00 premium 2)Deductible \$0.00 3)Copay \$3.70 generic/ \$9.20 brand name (\$0.00 after \$5,000) 4) No Donut Hole
QDWI	Income <\$2,147 Resources <\$4,000	Income <\$2,903 Resources <\$6,000	Part A premium paid (\$471/month)	None

Above figures are based on monthly income and include \$1,500 per person funeral/burial expenses (does not apply to Medicare Savings Programs, must have a burial fund to qualify) and \$20 per household “unearned income disregard”. (If there is earned income, count ½ earned income after a \$65 disregard.)

Resources for LIS do not include home, vehicles, burial plots, funeral plans, personal possessions, in-kind help or cash value of life insurance.

HCBS – Home & Community Based Services, **LIS** – Low Income Subsidy/Extra Help, **MSP** – Medicare Savings Program, **QMB** – Qualified Medicare Beneficiary, **SLMB** – Specified Low-Income Medicare Beneficiary, **QI** – Qualifying Individual, **QDWI** – Qualified Disabled Working Individual