Low Income Assistance Programs For Help with Medicare Costs

Medicare is a federal insurance program for older adults and people with disabilities; enroll through Social Security. Help with Medicare-related costs is available through the following programs:

1. **Extra Help/Low Income Subsidy** – Help with Part D prescription drug plan premiums, deductibles, and copays; if eligible for Medicaid, Extra Help will be automatic. Otherwise, apply through Social Security at www.ssa.gov; SHIPs also offer application assistance[1].

	Income	Assets
Single	$1,436	$13,300
Married	$1,939	$26,580

2. **Manufacturer's Assistance with Medication Costs** – Information on manufacturer's cost breaks on some prescriptions, depending on income and insurance. Medicare's website offers program information organized by drug name[2].

3. **Medicaid** – State-administered program for certain lower income individuals; enroll through county human services[3]. Application help available through Application Assistance Sites,[3] ARCH programs[4], and online in some counties through PEAK[5]. May provide Medicare premium assistance and/or help with Medicare copays and deductibles. Note: Assets don't include home or car.

   a. **Medicare Saving Programs**

		Income	Assets
QI Pays Part B premium	Individual	$1,313	$8,580
	Couple	$1,765	$13,620
SLMB Pays Part B premium	Individual	$1,169	$8,580
	Couple	$1,571	$13,620
QMB Pays Part B premium, copays, deductibles	Individual	$978	$8,580
	Couple	$1,313	$13,620

   b. **Full Medicaid**
      May pay for some items that Medicare won't cover; income may be higher if employment-based. Note: Assets don't include home or car.

	Income	Assets
Individual	$ 710	$2,000
Couple	$1,066	$3,000

c. **Long Term Care Medicaid** - Pays for home-based care (HCBS) or nursing facility care; must need assistance with daily functioning; income limit much higher than Full Medicaid; special income/asset protections for spouses. "Single Entry Point" agencies and "Community Centered Boards" help assess levels of care needed.[6]

4. **Additional assistance** – BenefitsCheckUp is an online screening tool that can check eligibility for assistance with food, utility bills, and other needs.[7]

Footnote Detail

[1] SHIP – Call 1-888-7213 for nearest SHIP site to assist with Extra Help, Medicare issues (including Part D), and general information about Medicaid. Also see www.dora.colorado.gov/insurance - click on Medicare/Senior Health.

[2] Drug manufacturer assistance programs
   · www.medicare.gov/pharmaceutical-assistance-program/Index.aspx
   · www.RxAssist.org
   · www.needymeds.org

[3] County Human Services sites and local agency Application Assistance sites - www.colorado.gov/apps/maps/hcpf.map

[4] Adult Resources for Care and Help (ARCH) programs for application assistance and long term care services and supports - http://www.colorado.gov/cs/Satellite/CDHS-VetDis/CBON/1251616262433

[5] PEAK online application site for Medicaid and SNAP – www.peak.state.co.us/selfservice

[6] Single Entry Point agencies and Community Centered Boards – http://www.colorado.gov/cs/Satellite/HCPF/HCPF/1205189474220

[7] Comprehensive On-line Benefits Screening Tool – www.benefitscheckup.org or call Centura Health at 720-321-8850 (Toll Free 1-866-550-2752).

Call toll-free 1-888-696-7213

to talk to a local SHIP counselor who can direct you to your source for guidance with Medicaid and other benefits.