

# 2020 Extra Help with Part D Drug Costs



Medicare beneficiaries can qualify for Extra Help (from Social Security) with their Medicare prescription drug plan costs.  
To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income.

	<u>Medicare &amp; Medicaid</u> Full Benefit Dual <u>Institutionalized</u> or receiving <u>Home &amp; Community Based</u> <u>Services (HCBS)</u> <i>Includes CCP services</i>	<u>Medicare &amp; Medicaid</u> Full Benefit Dual 100% FPL \$1,063 Individual \$1,437 Couple	<u>Medicare &amp; MSP</u> Medicare Savings Program (QMB, SLMB, QI) Up to 135% FPL \$1,436 Individual \$1,940 Couple	<u>Medicare Only</u> 150% FPL  \$1,595 Individual \$2,155 Couple
<b>Resource Limit</b>	Medicaid or HCBS	<b>Medicaid Resource Limit</b> \$2,000 Individual \$3,000 Couple	<b>2020 Resources/Asset Limit</b> <b>\$7,730</b> (Individual) <b>\$11,600</b> (Couple) (Does not include \$1,500 burial allowance) *	<b>2020 Resources/Asset Limit</b> <b>\$13,110</b> (Individual) <b>\$26,160</b> (Couple) (Does not include \$1,500 burial allowance) *
<b>Monthly Part D Premium</b>	Full Premium Subsidy <b>\$0</b>	Full Premium Subsidy <b>\$0</b>	Full Premium Subsidy <b>\$0</b>	<b>Partial Premium Subsidy Sliding scale</b> 136-140% = 75% premium subsidy 141-145% = 50% premium subsidy 146-149% = 25% premium subsidy
<b>Annual Deductible</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$89</b>
<b>Copay Coinsurance</b>	<b>\$0</b>	<b>\$1.30 / \$3.90</b> Copay for 2020	<b>\$3.60 / \$8.95</b> Copay for 2020	15% Coinsurance Up to \$5,100 out-of-pocket
<b>Catastrophic coverage</b>	N/A	N/A	N/A	<b>\$3.60 / \$8.95</b> After \$6,350 out-of-pocket cost

\* Resource limits do not include \$1,500 per person for burial expenses (add \$1,500 if have burial fund)

**2020 FPL: 100% FPL = \$12,760 for an individual annually & \$17,240 for a couple annually**

Reference: HHS.gov Federal 2020 Poverty Level Guidelines <https://aspe.hhs.gov/poverty-guidelines>

Reference: 2020 Final Call Letter, page 66: <https://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Announcements-and-Documents.html>

Reference: 2020 Asset/Resource Levels: SSA POMs <https://secure.ssa.gov/poms.nsf/lnx/0603030025>