



Extra Help with Prescription Drug Costs

Counselor Resource



SHINE counselors have the opportunity to help Medicare beneficiaries, who are currently enrolled or preparing to enroll in a Medicare prescription drug plan, save on out-of-pocket costs (premiums, deductibles, and co-payments). Extra Help (also known as Low-Income Subsidy or LIS) is available to individuals who have limited annual incomes below \$18,090/individuals and \$24,360/couples. To make it easier for you to verify client income levels, we created a table below that shows the out-of-pocket costs related to each monthly income and resource category.*

Out-of-Pocket Costs for 2018 (Income amounts updated each February)

Monthly Income ¹ and Resource Limits ²	Individuals \$1,005 Resource \$ 8,890	Individuals \$ 1,357 Resource \$ 8,890	Individuals \$ 1,357 Resource \$13,820	Individuals \$ 1,508 Resource \$13,820
	Couples \$ 1,353 Resource \$14,090	Couples \$ 1,827 Resource \$14,090	Couples \$ 1,827 Resource \$27,600	Couples \$ 2,030 Resource \$27,600
Premium	\$ 0 ³	\$ 0 ³	\$ 0 ⁴	25% to 75% of monthly premium (based on income)
Deductible (\$405/year)	\$ 0 ³	\$ 0 ³	Up to \$ 83	Up to \$ 83
Copayment (up to \$5,000)	\$1.25–3.70 copay	\$3.35–8.35 copay	15% copayment	15% copayment
Catastrophic (total drug costs of \$7,508.75)	\$ 0 ³	\$ 0 ³	\$3.35–8.35 copay	\$3.35–8.35 copay

¹ Monthly Income (figures in bold) is based on the 2017 Federal Poverty Levels. Income may include an additional \$20 general disregard.

² These resource limits include \$1,500 per person for burial expenses.

³ Zero costs shown are when an individual is found to be automatically qualified, and enrolled in a \$0 cost plan within the Florida benchmark of \$29.07. However, if they join a plan that is above the benchmark, they will have to pay the difference.

⁴ This income category is not automatically qualified, but may still enroll in a \$0 cost plan. Again, if they join a plan above the benchmark, the individual will have to pay the difference.

ELIGIBILITY – Many beneficiaries in the general public are not currently receiving any state or federal assistance (i.e., Medicaid, Medicare Savings Program, or Supplemental Security Income), but are found eligible for Extra Help. As we counsel individuals who fall within any of the income levels above and whether they receive a full or partial subsidy, we can encourage and help them to apply. The remainder of this fact sheet helps to explain the four income standards above, and a few situations you may experience during counseling.

* **NOTE:** All income standards, resource limits, and benchmarks will be updated after the first of the year. At this time, we will have the new Medicare resource limits (released at the end of each year), and the Federal Poverty Level Guidelines (usually released at the end of January).

Income / Resources

\$1,508 / \$13,820 – Individual
\$2,030 / \$27,600 – Couples
Premium: 25% - 75%
Copay: 15% coinsurance

- * **General Public** – Income is below 150 percent of FPL
- * Does not automatically qualify, but may receive a partial subsidy.

\$1,357 / \$13,820 – Individual
\$1,827 / \$27,600 – Couples
Premium: \$ 0
Copay: 15% coinsurance

- * **General Public** – Income is below 135 percent of FPL, higher assets
- * Does not automatically qualify, but may receive a partial subsidy.
- * May enroll in a zero cost plan within the benchmark.

\$1,357 / \$ 8,890 – Individual
\$1,827 / \$14,090 – Couples
Copay: \$3.35 – \$8.35

- * **General Public** – Income is below 135 percent of FPL, lower assets
- * **Non-Full Benefit Dual Eligible (QMB, SLMB, QI-1 or SSI)**
- * **Full Benefit Dual Eligible** – Income is over 100 percent of FPL and is a non-institutionalized beneficiary

- **Medicare Savings Programs (MSP) and Supplemental Security Income (SSI)** – Individuals receiving state or federal assistance through the MSP program (QMB, SLMB, QI-1) or SSI will experience copays in this category.
- **Auto-Enrollment** – Individuals who either receive full Medicaid benefits, SSI benefits, or are enrolled in a Medicare Savings Program, automatically qualify for Extra Help. Medicare will notify these individuals and remind them that they will be automatically enrolled in a \$0 cost drug plan (no premium or deductible), unless they decline coverage or enroll in a plan themselves. Currently, the designated auto-enrolled plans are: Humana Preferred Rx Plan, SilverScript Choice, and WellCare Classic.

\$1,005 / \$ 8,890 – Individual
\$1,353 / \$14,090 – Couples
Copay: \$1.25 – \$3.70

- * **General Public** – Income is up to or at 100 percent of FPL
- * **Full Benefit Dual Eligible** (institutionalized/non-institutionalized)
- * **Home & Community-Based Services**

- **Institution** – Medicare defines an institution as being a facility that provides short-term or long-term care such as a nursing home, skilled nursing facility, or rehabilitation hospital. Assisted living facilities or group homes are not considered institutions for this purpose.
- **Institutionalized** – Unless an individual is admitted to a long-term care institution on the first day of a month and Medicaid pays for the stay throughout that month, the beneficiary would not be eligible for zero cost-sharing (no premium, deductible, or copays) in that month of admission.
- **Non-Institutionalized** – Non-institutionalized full benefit dual eligibles who would be institutionalized if they were not receiving Home & Community-Based Services (HCBS), qualify for zero cost-sharing.
- **Pharmacy** – Beneficiaries living in a nursing home will receive their prescriptions from a long-term care pharmacy that works with their plan. The pharmacy usually contracts with (or is owned and operated by) the beneficiary's facility.

APPLICATIONS

For **Extra Help**, use the Social Security website: <https://www.ssa.gov/medicare/prescriptionhelp/>

For the **Medicare Savings Program**, go to the Department of Children & Families website:
www.myflorida.com/accessflorida