



## Low Income Assistance Programs for Help with Medicare Costs 2021

**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](http://www.ssa.gov) or contact your local State Health Insurance Assistance Program (SHIP) at (888) 696-7213.

		<b>Income</b>	<b>Assets</b>
<b>Full Extra Help</b>	Individual	\$1,469	9,470
	Couple	\$1,980	\$14,960
<b>Partial Extra Help</b> <small>(maximum income/assets = partial LIS)</small>	Individual	\$1,630	\$14,790
	Couple	\$2,198	\$29,520

Income limits *include* the \$20 disregard per person.

Asset limits *include* \$1500 per person burial allowance.

- 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.
- 3) **Medicaid** – State-administered program for certain lower income individuals; enroll through county human services. May provide Medicare premium assistance and/or help with Medicare copays and deductibles. Note: Assets don’t include home or car.

<b>a) Medicare Savings Programs (MSP)</b>		<b>Income</b>	<b>Assets</b>
<b>QI-1-Pays Part B premium</b>			
	Individual	\$1,496	\$9,470* (\$7,970)
	Couple	\$1,968	\$14,960* (\$11,960)
<b>SLMB-Pays Part B premium</b>			
	Individual	\$1,308	\$9,470* (\$7,970)
	Couple	\$1,762	\$14,960* (\$11,960)
<b>QMB-Pay Part B premium, copays and deductibles</b>			
	Individual	\$1,094	\$9,470* (\$7,970)
	Couple	\$1,472	\$14,960* (\$11,960)

Income limits *include* \$20 disregard.

\*Includes \$1500 for burial per person, must prove. Without burial in parenthesis)

**b) Full Medicaid (SSI)**

May pay for some items that Medicare won't cover; income may be higher if employment-based. Contact the county Department of Human Services for application and information or apply online at [coloradopeak.secure.force.com](http://coloradopeak.secure.force.com)

Note: Assets do not include home or car.

	<b>Income</b>	<b>Assets</b>
Individual	\$794	\$2,000 (SSI)
Couple	\$1,191	\$3,000 (SSI)

c) **Long Term Care Medicaid** - Pays for home-based care (HCBS) or nursing facility care; must need assistance with Activities of Daily Living; income limit much higher than Full Medicaid; special income/ asset protections for spouses. Contact county Department of Human Services for application information.

4) **Additional assistance** – BenefitsCheckUp is an online screening tool that can check eligibility for assistance with food, utility bills, and other needs. Go to [BenefitsCheckUp.org](http://BenefitsCheckUp.org) or call your local State Health Insurance Assistance Program (SHIP) at (888) 696-7213.

**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.**

**[www.colorado.gov/dora/senior-healthcare-medicare](http://www.colorado.gov/dora/senior-healthcare-medicare)**

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