



Low Income Assistance Programs for Help with Medicare Costs 2023

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 or contact your local State Health Insurance Assistance Program (SHIP) at (888) 696-7213.

	(2023)	Income	Assets
Full Extra Help	Individual	\$1,660	\$10,590
	Couple	\$2,339	\$16,630
Partial Extra Help <small>(maximum income/assets = partial LIS)</small>	Individual	\$1,843	\$16,660
	Couple	\$2,485	\$33,240

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.

a) Medicare Savings Programs (MSP)	Income	Assets (2023)
QI-1-Pays Part B premium		
Individual	\$1,660	\$10,590* (\$9,090)
Couple	\$2,339	\$16,630* (\$13,630)
SLMB-Pays Part B premium		
Individual	\$1,478	\$10,590* (\$9,090)
Couple	\$1,992	\$16,630* (\$13,630)
QMB-Pay Part B premium, copays and deductibles		
Individual	\$1,235	\$10,590* (\$9,090)
Couple	\$1,546	\$16,630* (\$13,630)

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

Note: Assets do not include home or car.

	Income	Assets
Individual	\$914	\$2,000 (SSI)
Couple	\$1,371	\$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 <https://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.

<https://doi.colorado.gov/insurance-products/health-insurance/senior-health-care-medicare>

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