



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>

This project was supported, in part by grant number 90SAPG0060, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.