

Concerned about Medicare Costs?

There may be help!

Medicare premiums, deductibles and co-payments can add up. Luckily, there are several programs that can help a beneficiary with Medicare cost-sharing. Below is a list of these programs, their eligibility requirements, information about applying, and the benefits they provide. If you have any questions regarding these programs, you may contact a SHINE Counselor at 1-800-AGE-INFO (1-800-243-4636).

Income and Asset Limits as of March 1, 2020

	Gross Monthly Income Limit	Asset Limit	Application	Benefits
MassHealth (65+ years old)	\$1,064 (individual) ¹	\$2,000 (individual) ²	MassHealth SACA-2 form 1-800-841-2900	Supplemental health and drug coverage Automatic enrollment in Senior Buy-in Automatic enrollment in Extra Help
	\$1,437 (couple) ¹	\$3,000 (couple) ²		
MassHealth Senior Buy-in (QMB)	\$1,383 (individual)	\$15,720 (individual) ²	MassHealth SACA-2 form or Mass Buy-In form 1-800-841-2900	Pays Medicare Part A & B premiums Pays Medicare Part A & B deductibles & copays Automatic enrollment in Extra Help
	\$1,868 (couple)	\$23,600 (couple) ²		
MassHealth Buy-in	\$1,755 (individual)	\$15,720 (individual) ²	MassHealth Buy-in Application 1-800-841-2900	Pays Medicare Part B premium Automatic enrollment in Extra Help
	\$2,371 (couple)	\$23,600 (couple) ²		
Extra Help Full	\$1,435 (individual)	\$9,360 (individual) ³	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Eliminates Part D deductible Lowers Part D copays to \$3.60/\$8.95
	\$1,939 (couple)	\$14,800 (couple) ³		
Extra Help Partial	\$1,595 (individual)	\$14,610 (individual) ³	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Reduces Part D deductible Lowers Part D copays to 15%
	\$2,155 (couple)	\$29,160 (couple) ³		
Prescription Advantage (no enrollment fee)	\$3,190 (individual)	NONE	Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that reduces copays once the total retail costs of covered prescription drugs reaches \$4,020
	\$4,310 (couple)			
Prescription Advantage (\$200 enrollment fee)	\$5,316 (individual)		Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that pays prescription copays once out-of-pocket drug costs reach \$3,745
	\$7,183 (couple)			
Health Safety Net (65+ years old)	Full: \$1,595 (individual) \$2,155 (couple)		MassHealth SACA-2 form 1-800-841-2900	Pays for some services at hospital; or Community Health Center (CHC). Rx & dental available at some CHC's
	Partial: \$3,190 individual \$4,310 (couple)			

¹ If over the income limit, may qualify by meeting a deductible

² Primary residence and one vehicle are not counted

³ Primary residence, vehicles, and life insurance are not counted