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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 (1-800-243-4636).

Income and Asset Limits as of March 1st, 2021

	Gross Monthly Income Limit	Asset Limit	Application	Benefits
MassHealth (65+ years old)	\$1,074 (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
	\$1,452 (couple) ¹	\$3,000 (couple) ²		Automatic enrollment in Extra Help
MassHealth Senior Buy-in (QMB)	\$1,396 (individual)	\$15,940 (individual) ²	MassHealth SACA-2 form or Mass Buy-In form 1-800-841-2900	Pays Medicare Part A & B premiums
	\$1,888 (couple)	\$23,920 (couple) ²		Pays Medicare Part A & B deductibles & copays Automatic enrollment in Extra Help
MassHealth Buy-in (QI-1)	\$1,771(individual)	\$15,940 (individual) ²	MassHealth Buy-in Application 1-800-841-2900	Pays Medicare Part B premium
	\$2,396 (couple)	\$23,920 (couple) ²		Automatic enrollment in Extra Help
Extra Help Full	\$1,449 (individual)	\$9,470 (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 \$3.70/\$9.20
	\$1,960 (couple)	\$14,960 (couple) ³		
Extra Help Partial	\$1,610 (individual)	\$14,790 (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%
	\$2,178 (couple)	\$29,520 (couple) ³		
Prescription Advantage (65+ years old) (no enrollment fee)	\$3,220 (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 \$4,130
	\$4,355 (couple)		Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that pays prescription copays once out-of-pocket drug costs reach \$3,830
Health Safety Net	Full: \$1,610 (individual) \$2,178 (couple)		MassHealth SACA-2 form (65+ years old) 1-800-841-2900	Pays for some services at hospital or Community Health Center (CHC). Rx & dental available at some CHC's
	Partial: \$3,220 (individual) \$4,355 (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