

Medicare Prescription Drug Benefit 2009

“How does Extra Help” help with costs?

People with Medicare and full Medicaid coverage (Dual Eligible) Income below \$10,830 single/ \$14,570 married couple:	Income below \$14,621 single/ \$19,670 married couple. Assets* below \$8,100 Single/ \$12,910 married couple:	Income below \$14,621 single/ \$19,670 married couple. Assets* below \$12,510 single/ \$25,010 married couple:	Income between \$14,621- \$16,245 single/ \$19,670 - \$21,855 married couple. Assets* below \$12,510 single/ \$25,010 married couple:
<ul style="list-style-type: none"> ▪ No premium 	<ul style="list-style-type: none"> ▪ No premium 	<ul style="list-style-type: none"> ▪ No premium 	<ul style="list-style-type: none"> ▪ Sliding-scale premium
<ul style="list-style-type: none"> ▪ No deductible 	<ul style="list-style-type: none"> ▪ No deductible 	<ul style="list-style-type: none"> ▪ \$60 deductible 	<ul style="list-style-type: none"> ▪ \$60 deductible
<ul style="list-style-type: none"> ▪ No coverage gap 	<ul style="list-style-type: none"> ▪ No coverage gap 	<ul style="list-style-type: none"> ▪ No coverage gap 	<ul style="list-style-type: none"> ▪ No coverage gap
<ul style="list-style-type: none"> ▪ \$1.10 copay for generic ▪ \$3.20 copay for brand-name 	<ul style="list-style-type: none"> ▪ \$2.40 copay for generic ▪ \$6.00 copay for brand-name 	<ul style="list-style-type: none"> ▪ 15% coinsurance 	<ul style="list-style-type: none"> ▪ 15% coinsurance
<ul style="list-style-type: none"> ▪ No copay if in nursing home ▪ No copay over the catastrophic limit (\$4,350 out-of-pocket) 	<ul style="list-style-type: none"> ▪ No copay over the catastrophic limit (\$4,350 out-of-pocket) 	<ul style="list-style-type: none"> ▪ \$2.40 generic or \$6.00 brand-name over the catastrophic limit (\$4,350 out-of-pocket) 	<ul style="list-style-type: none"> ▪ \$2.40 generic \$6.00 brand-name copay over the catastrophic limit (\$4,350 out-of-pocket)
Monthly Income			
\$903 Single	\$1,219 single	\$1,219 single	up to \$1,354 single
\$1,214 couple	\$1,639 couple	\$1,639 couple	up to \$1,822 couple

*Assets that count include savings and investments. Assets that do not count include the home you live in, your car, and a burial plot, life insurance policy or burial fund up to \$1,500 per person. For more information about Assets, contact Social Security.

Updated 1/28/09, Multnomah County SHIBA.



Who is eligible for Extra Help with Medicare Rx?

People who meet both the income/asset limits below:

Low-Income Subsidy (LIS) Limits			
Federal Poverty Level	Family Size	Monthly Income 2009	Resources (Assets)* 2009
100% (QMB)	Individual	\$ 903	\$4,000**
	Couple	\$1,214	\$6,000**
100% (LIS)	Individual	\$ 903	\$8,100*
	Couple	\$1,214	\$12,910*
135%	Individual	\$1,219	\$12,510*
	Couple	\$1,639	\$25,010*
150%	Individual	\$1,354	\$12,510*
	Couple	\$1,822	\$25,010*

*Includes \$1500 per person burial plan. The home you live in and your car do not count as assets.

** QMB is a State program that helps to pay for Medicare Part B premiums. Resources are evaluated differently. Please contact your Aging Services/SPD local branch with questions and to apply.

Premium Subsidy Amounts (LIS)		
Income Levels	Premium Subsidy	Individual Pays
Less than 135%	100%	0%
135-140%	75%	25%
140-145%	50%	50%
145-150%	25%	75%

Updated 1/28/09 Multnomah County SHIBA.