



Medicare Prescription Drug Coverage Extra Help with Costs

An Informational Fact Sheet



1-800-963-5337

SHINE, The Florida Department of Elder Affairs

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Medicare beneficiaries who are currently enrolled or preparing to enroll in a Medicare prescription drug plan may save on out-of-pocket costs (premiums, deductibles, and co-payments). **Extra Help** (also known as the low-income subsidy, or LIS) is available for individuals who have limited annual incomes below \$16,248/individuals and \$21,864/couples. The table below represents the monthly income levels (based on 2009 Federal Poverty Levels) needed to become eligible for the extra help and shows the out-of-pockets costs related to each. Income levels will be updated when the 2010 Federal Poverty Levels are announced early in the year.

Out-of-Pocket Costs for 2010

Monthly Income * and Resource Limits **	Individual \$ 902 Res. \$ 8,100 or less Couples \$1,214 Res. \$12,910 or less	Individual \$1,218 *** Res. \$ 8,100 or less Couples \$1,639*** Res. \$12,910 or less	Individual \$ 1,218 Res. \$12,510 or less Couples \$ 1,639 Res. \$25,010 or less	Individual \$ 1,354 Res. \$12,510 or less Couples \$ 1,822 Res. \$25,010 or less
Premium	\$ - 0 -	\$ - 0 -	\$ - 0 -	25% to 75% of monthly premium (based on income)
Deductible (\$310 / year)	\$ - 0 -	\$ - 0 -	Up to \$ 63	Up to \$ 63
Coinsurance (up to \$4,550)	\$1.10 – 3.30 co-pay	\$2.50 – 6.30 co-pay	15% Coinsurance	15% Coinsurance
Catastrophic Limit (total drug costs of \$6,440)	\$ - 0 -	\$ - 0 -	\$2.50 – 6.30 co-pay	\$2.50 – 6.30 co-pay

* Monthly Income (figures in bold) is based on the 2009 Federal Poverty Levels.

** Resource Limits include a \$1,500 burial fund allowance.

*** These out-of-pocket costs also apply to individuals who are enrolled in a Medicare Savings Program or receiving Supplemental Security Income (SSI) assistance.

NOTE: If an individual has Medicare and Medicaid and is institutionalized (i.e., nursing facility or skilled nursing facility), he or she will have \$ 0 out-of-pocket costs (i.e., no premium, deductible or co-pays).

TO APPLY: Applications may be obtained by contacting the Social Security Administration at 1-800-772-1213 (TTY 1-800-325-0778); or apply online at: www.socialsecurity.gov/prescriptionhelp (information also available in Spanish). Applications are also available at local offices of the Department of Children & Families.

ASSISTANCE: If you have further questions about Extra Help or other insurance-related issues, please feel free to contact the **SHINE** (Serving Health Insurance Needs of Elders) Program by calling the toll-free Elder Helpline at **1-800-96-ELDER (1-800-963-5337)** and asking for a SHINE counselor. Other insurance and Medicare information can be found on the SHINE website at: www.floridaSHINE.org.



LOCAL HELP FOR PEOPLE WITH MEDICARE

Information included in this fact sheet was obtained from the Centers for Medicare & Medicaid Services and the Social Security Administration

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