

## IMPORTANT THINGS TO KNOW

It's **EASY**  
& **FREE!**

**APPLY NOW** - It takes about 30 minutes -

**Call SHIIP at 1-800-259-5300**

Even if your income and assets are more than the amounts on the charts, you could still be eligible for the programs.

The **Medicare Savings Program** can help pay Medicare premiums, and in some cases, may also pay Part A and Part B deductibles, coinsurance and copayments. This program, also known as Medicare Buy-in, helps people with Medicare who have limited income and resources. It is administered by the Louisiana Department of Health.

**Extra Help** is a Medicare program to help people with limited income and resources to pay Medicare prescription drug costs. Benefits of qualifying for Extra Help include help paying the monthly Medicare drug plan (Part D) premium, yearly deductible and copayments. There is no coverage gap (doughnut hole) or late enrollment penalty for persons with Extra Help. The Social Security Administration processes and administers the Low Income Subsidy (Extra Help) Program.



LOCAL HELP FOR PEOPLE WITH MEDICARE

This public document was produced by the Louisiana Department of Insurance and is available online.



**SAVE MONEY ON MEDICINE AND MEDICARE COSTS**

**Think you won't qualify? Think again!**



If you are under 65 and draw Social Security Disability Income OR age 65 or over, you could pay less and save money on Medicare premiums.

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LOUISIANA DEPARTMENT OF INSURANCE

## Low Income Subsidy Program Extra Help with Prescription Medication & Part D Costs

Full Benefit A (Level 2 & 3)				
Monthly Income:	Individual = up to \$1,074 Couple = up to \$1,452			
Asset Limit:	Individual = up to \$7,970 Couple = up to \$11,960 <i>Home and vehicle do not count as assets.</i>			
Semi Benefit (Level 1)				
Monthly Income:	Individual = up to \$1,449 Couple = up to \$1,960			
Asset Limit:	Individual = up to \$7,970 Couple = up to \$13,290 <i>Home and vehicle do not count as assets.</i>			
Partial Benefit (Level 4)				
Monthly Income:	Individual = up to \$1,610 Couple = up to \$2,178			
Asset Limit:	Individual = up to \$13,290 Couple = up to \$26,520 <i>Home and vehicle do not count as assets.</i>			
THE EXTRA HELP PROGRAMS PAY				
	Part D Late Enrollment Penalty	Part D Monthly Premium	Part D Deductible	Part D Copayment
Full Benefit A	✓	✓	✓	Between \$1.30 - \$4.00
Semi Benefit	✓	✓	✓	Between \$3.70 - \$9.20
Partial Benefit	✓	Portion of Part D Premium	Portion of Part D Deductible	Patient Pays 15% of cost

## Medicare Savings Program Assistance with Medicare Premiums, Deductibles and Coinsurance

Qualified Medicare Beneficiary (QMB) Program						
Monthly Income:	Individual = up to \$1,074 Couple = up to \$1,452					
Asset Limit:	Individual = not applicable Couple = not applicable					
Specified Low Income Medicare Beneficiary (SLMB) Program						
Monthly Income:	Individual = up to \$1,288 Couple = up to \$1,742					
Asset Limit:	Individual = not applicable Couple = not applicable					
Qualified Individual (QI) Program						
Monthly Income:	Individual = up to \$1,449 Couple = up to \$1,960					
Asset Limit:	Individual = not applicable Couple = not applicable					
THE MEDICARE SAVINGS PROGRAMS PAY:						
	Part B Late Enrollment Penalty	Part A/B Premium	Part B Coinsurance	Parts A & B Deductible	Part A Copayments	Part D
QMB	✓	✓	✓	✓	✓	✓
SLMB and QI	✓	✓				✓