

## 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.



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 Limits for 2022 Extra Help with Prescription Medication & Part D Costs

Full Benefit A (Level 2 & 3)				
Monthly Income:	Individual = up to \$1,133 Couple = up to \$1,526			
Asset Limit:	Individual = up to \$8,400 Couple = up to \$12,600 <i>Home and vehicle do not count as assets. Income does not reflect \$20 set aside.</i>			
Semi Benefit (Level 1)				
Monthly Income:	Individual = up to \$1,529 Couple = up to \$2,060			
Asset Limit:	Individual = up to \$9,900 Couple = up to \$15,600 <i>Home and vehicle do not count as assets. Income does not reflect \$20 set aside.</i>			
Partial Benefit (Level 4)				
Monthly Income:	Individual = up to \$1,719 Couple = up to \$2,309			
Asset Limit:	Individual = up to \$15,510 Couple = up to \$30,950 <i>Home and vehicle do not count as assets. Income does not reflect \$20 set aside.</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 \$1.35 - \$4.00
Semi Benefit	✓	✓	✓	Between \$3.95 - \$9.85
Partial Benefit	✓	Portion of Part D Premium	Portion of Part D Deductible	Patient Pays 15% of cost

## Medicare Savings Program Limits for 2022 Assistance with Medicare Premiums, Deductibles and Coinsurance

Qualified Medicare Beneficiary (QMB) Program						
Monthly Income:	Individual = up to \$1,133 Couple = up to \$1,526					
Asset Limit:	Individual = not applicable Couple = not applicable <i>Income does not reflect \$20 set aside.</i>					
Specified Low Income Medicare Beneficiary (SLMB) Program						
Monthly Income:	Individual = up to \$1,359 Couple = up to \$1,831					
Asset Limit:	Individual = not applicable Couple = not applicable <i>Income does not reflect \$20 set aside.</i>					
Qualified Individual (QI) Program						
Monthly Income:	Individual = up to \$1,529 Couple = up to \$2,060					
Asset Limit:	Individual = not applicable Couple = not applicable <i>Income does not reflect \$20 set aside.</i>					
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	✓	✓				✓