SHINE Medicare Health Insurance Counseling

Executive Office of Aging & Independence

Concerned about Medicare Costs? There may be help available!

Medicare premiums, deductibles and co-payments can add up. There are programs that may help beneficiaries with Medicare cost-sharing. If you have questions or would like to learn about other programs, call Mass Options at **1-800-243-4636** to be directed to a local SHINE counselor. **Income and asset limits as of March 2026**

Program	Monthly Income Limit by Family Size	Asset Limit	Application	Benefits
MassHealth Standard (age 65+)	1- $1,330 2- $1,804	1- $2,000 2- $3,000	MH SACA or call 800-841-2900	Assistance with Medicare costs; automatic Extra Help; offers additional MH benefits
MassHealth Standard (disabled individuals under age 65)	1- $1,769 2- $2,399	None	MH ACA or call 800-841-2900	Same benefits as MH Standard (age 65+)
Medicare Savings Program: Qualified Medicare Beneficiary	1- $2,527 2- $3,427	None	MHBI, MH ACA/SACA, or call 800-841-2900	Medicare Part A & B premiums covered; no cost-sharing for Medicare covered benefits; automatic Extra Help and Full HSN
Medicare Savings Program: Specified Low-income Medicare Beneficiary (SLMB) or Qualified Individual (QI)	1- $2,993 2- $4,058	None	MHBI, MH ACA/SACA, or call 800-841-2900	Medicare Part B premium covered; automatic Extra Help & Full HSN
Full Health Safety Net (HSN)	1- $1,995 2- $2,705	None	MH SACA, MH ACA, or call 800-841-2900	May assist with Medicare costs, other benefits (e.g., routine vision or dental), & prescriptions received through acute care hospitals or community health centers
Partial Health Safety Net (HSN)	1- $3,990 2- $5,410	None	Same as Full HSN	Same benefits as Full Health Safety Net
Extra Help/Limited Income Subsidy (LIS) (assistance with Medicare Part D presription coverage)	1- $1,995 2- $2,705	1- $18,090 2- $36,100	Apply online (www.ssa.gov) or call 800-774-1213	Subsidizes Part D premiums, deductibles & co-pays. Covered medications have co-pay of no more than $5.10(generic)/$12.65(brand). In MA, beneficiaries should apply for MSP: it includes more benefits, including Extra Help!
Prescription Advantage (65+ years old)	1- $6,650 2- $9,017	None	PA application, apply online or call 800-243-4636	No financial benefit- once per year Special Enrollment Period (SEP) only
Prescription Advantage (under 65 years on Medicare w/disability)	1- $2,500 2- $3,390	None	PA application, apply online or call 800-243-4636	No financial benefit- once per year Special Enrollment Period (SEP) only. PA can offer primary prescription drug coverage to Mass residents not eligible for Medicare. Under this coverage, co-payments for Medicare are dependent on income