

# Concerned about Medicare Costs?

## There may be help!

Medicare premiums, deductibles and co-payments can add up. Luckily, there are several programs that can help a beneficiary with Medicare cost-sharing. Below is a list of these programs, their eligibility requirements, information about applying, and the benefits they provide. If you have any questions regarding these programs, you may contact a SHINE Counselor at MassOptions at (1-800-243-4636).

### Income and Asset Limits as of March 1<sup>st</sup>, 2025

	Gross Monthly Income Limit	Asset Limit	Application	Benefits
<b>MassHealth</b> <b>(65+ years old)</b>	\$1,305 (individual) <sup>1</sup>	\$2,000 (individual) <sup>2</sup>	MassHealth SACA-2 form 1-800-841-2900	Supplemental health and drug coverage Automatic enrollment in Extra Help
	\$1,763 (couple) <sup>1</sup>	\$3,000 (couple) <sup>2</sup>		
<b>Medicare Savings Program</b> <b>QMB</b>	\$2,478 (individual)	None	MassHealth SACA-2 form or MHBI application 1-800-841-2900	Pays Medicare Part A & B premiums Pays Medicare Part A & B deductibles & copays Automatic enrollment in Extra Help
	\$3,349 (couple)	None		
<b>Medicare Savings Program</b> <b>SLMB/QI</b>	\$2,935 (individual)	None	MHBI application 1-800-841-2900	Pays Medicare Part B premium Automatic enrollment in Extra Help
	\$3,966 (couple)	None		
<b>Extra Help</b>	\$1,956 (individual)	\$17,600 (individual) <sup>3</sup>	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Eliminates Part D deductible Lowers Part D copays to \$4.90/\$12.15
	\$2,644 (couple)	\$35,130 (couple) <sup>3</sup>		
<b>Prescription Advantage</b> <b>(65+ years old)</b> <b>(no enrollment fee)</b>	\$6,521 (individual)	NONE	Prescription Advantage Application 1-800-243-4636	No financial benefit- once per year SEP only
	\$8,813 (couple)			
<b>Prescription Advantage</b> <b>(under 65 years</b> <b>w/disability)</b>  <b>(no enrollment fee)</b>	\$2,452 (individual)		Prescription Advantage Application 1-800-243-4636	No financial benefit- once per year SEP only
	\$3,314 (couple)			
<b>Health Safety Net</b>	<b>Full:</b> \$1,957 (individual) \$2,644 (couple)		MassHealth SACA-2 form (65+ years old) 1-800-841-2900	Pays for some services received at a hospital or Community Health Center (CHC)  Rx & dental available at some CHC's
	<b>Partial:</b> \$3,913 (individual) \$5,288 (couple)			

<sup>1</sup> If over the income limit, may qualify by meeting a deductible

<sup>2</sup> Primary residence and one vehicle are not counted

<sup>3</sup> Primary residence, vehicles, and life insurance are not counted