

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 1st 2023

	Gross Monthly Income Limit	Asset Limit	Application	Benefits
MassHealth (65+ years old)	\$1,215 (individual) ¹	\$2,000 (individual) ²	MassHealth SACA-2 form 1-800-841-2900	Supplemental health and drug coverage Automatic enrollment in Senior Buy-in
	\$1,644 (couple) ¹	\$3,000 (couple) ²		Automatic enrollment in Extra Help
MassHealth Senior Buy-in (QMB)	\$2,309 (individual)	\$18,180 (individual) ²	MassHealth SACA-2 form or Mass Buy-In form 1-800-841-2900	Pays Medicare Part A & B premiums Pays Medicare Part A & B deductibles & copays Automatic enrollment in Extra Help
	\$3,123 (couple)	\$27,260 (couple) ²		
MassHealth Buy-in (QI-1)	\$2,734 (individual)	\$18,180 (individual) ²	MassHealth Buy-in Application 1-800-841-2900	Pays Medicare Part B premium Automatic enrollment in Extra Help
	\$3,698 (couple)	\$27,260 (couple) ²		
Extra Help Full	\$1,640 (individual)	\$10,590 (individual) ³	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Eliminates Part D deductible Lowers Part D copays to \$4.15/\$10.35
	\$2,219 (couple)	\$16,630 (couple) ³		
Extra Help Partial	\$1,823 (individual)	\$16,660 (individual) ³	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Reduces Part D deductible Lowers Part D copays to 15%
	\$2,465 (couple)	\$33,240 (couple) ³		
Prescription Advantage (65+ years old) (no enrollment fee)	\$3,645 (individual)	NONE	Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that reduces copays once the total retail costs of covered prescription drugs reaches \$4,660
	\$4,930 (couple)			
Prescription Advantage (65+ years old) (\$200 enrollment fee)	\$6,075 (individual)		Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that pays prescription copays once out-of-pocket drug costs reach \$4,080
	\$8,217 (couple)			
Health Safety Net	Full: \$1,823 (individual) \$2,465 (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
	Partial: \$3,645 (individual) \$4,930 (couple)			

¹ If over the income limit, may qualify by meeting a deductible

² Primary residence and one vehicle are not counted

³ Primary residence, vehicles, and life insurance are not counted