

Get Help Paying Your Medicare Costs

Programs for
Medicare Beneficiaries
with limited income and assets



If you are living on low income and have limited resources*, you can start saving money right now on your Medicare costs.

Through a Low Income Subsidy (sometimes called “Extra Help”) you can save about \$450 or more a month in Medicare Part D prescription costs.

And, through a Medicare Savings Program, you can save about \$185 in Medicare Part B premiums.

New Jersey offers three types of Medicare Savings Programs based on your income and assets:

- **Qualified Medicare Beneficiary (QMB)**
- **Specified Low-income Medicare Beneficiary (SLMB)**
- **Qualified Individual-1 (QI-1)**

New Jersey also has a state-funded prescription assistance program - PAAD - that can help eligible Medicare beneficiaries cut their out-of-pocket Part D costs.

** Your home and one vehicle are not counted as assets.*

TAKE A LOOK AT THE CHART ON THE RIGHT AND SEE WHICH PROGRAMS BEST DESCRIBE YOU. THEN CALL : 1-800-792-8820

QUALIFIED MEDICARE BENEFICIARY (QMB)



Monthly Income	For individuals, not more than \$1,305. For a couple, not more than \$1,763.
Asset Eligibility	For individuals, not more than \$9,660. For a couple, not more than \$14,470 in assets.
What It Saves You	Pays your monthly Medicare Part B premium. Pays your Medicare deductibles and coinsurance. Automatically enrolled in LIS (see below).

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB) AND QUALIFIED INDIVIDUAL (QI-1)



Monthly Income	For individuals, over \$1,565 but not more than \$1,761. For a couple, over \$2,115 not more than \$2,380.
Asset Eligibility	For individuals, not more than \$9,660. For a couple, not more than \$14,470 in assets.
What It Saves You	Pays your monthly Medicare Part B premium. Automatically enrolled in LIS (see below).

LOW INCOME SUBSIDY (LIS)



Monthly Income	For individuals, not more than \$1,956. For a couple, not more than \$2,644.
Asset Eligibility	For individuals, not more than \$17,600 in assets. For a couple, not more than \$35,130 in assets.
What It Saves You	Pays some or most of your Medicare Part D prescription costs.

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)



Yearly Income	For individuals, not more than \$53,446. For a couple, not more than \$60,690.
Asset Eligibility	PAAD does not take assets into consideration when determining eligibility.
What It Saves You	Pays your monthly Medicare Part D premium and all wrap-around costs during the Part D deductible, co-insurance and donut hole phases. Beneficiary pays the Part D copay or the PAAD copay (\$5 for generics or \$7 for brands) for each covered prescription, which ever is less.

**You can save about \$185
a month with a Medicare
Savings Program.**

Most seniors and individuals with disabilities on Medicare pay \$185 each month directly out of their Social Security check for their Part B premium.

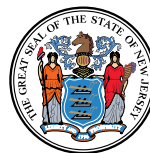
All individuals enrolled in a Medicare Saving Program get the program to pay their Part B premium. Individuals on QMB also save money on Medicare deductibles and coinsurance.

**You may save an estimated
\$450 a month with a
Low Income Subsidy.**

The average monthly premium for a Medicare Part D prescription drug plan is \$36.78. In addition, each time a Medicare Part D beneficiary goes to the pharmacy they must pay their co-payment. Once beneficiaries hit the \$2,000 cap, there are no more co-payments or co-insurance for the rest of the year.

Individuals enrolled in a Low Income Subsidy (LIS) get the program to pay their Part D premium, lower their co-payment amounts and out-of-pocket costs. People on LIS also pay no Medicare Part D late enrollment penalty.

**For more information on
programs that help lower
your Medicare costs, contact
the following agency:**



State of New Jersey
Phil Murphy, Governor
Tahesha L. Way, Lt. Governor



Department of Human Services
Sarah Adelman, Commissioner

For additional information call the
NJ Division of Aging Services
at 1-800-792-8820,
or visit our website at www.aging.nj.gov

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