MEDICARE PART D COST SHARING FOR 2013

**Standard Benefit Design**
- Deductible: $325.00
- Initial Coverage Limit: $2,970.00
- Out-of-pocket Threshold: $4,750.00
- Total Covered Part D Drugs to Get to Catastrophic Limit: $6,773.75
- Catastrophic Cost Sharing:
  - Generic/Preferred Drugs: $2.65
  - Other: $6.60

**Low Income Subsidy (LIS) Resource Levels**
- Full Subsidy: $8,580/single; $13,620/married
- Partial subsidy: $13,300/single; $26,580/married

**LIS Out-of-Pocket Costs**
- Institutionalized Full-Benefit Dual Eligible Beneficiaries and Beneficiaries Receiving Home and Community Based Services: $0.00
- Non-Institutionalized Full-Benefit Dual Eligible Beneficiaries with Incomes ≤100% FPL:
  - Deductible: $0.00
  - Generic/Preferred Drugs: $1.15
  - Other Drugs: $3.50
  - Above Catastrophic Limit: $0.00
- Non-Institutionalized Full-Benefit Dual Eligible Beneficiaries with incomes >100% FPL and Non-Dual Full Subsidy Eligible Beneficiaries with Incomes ≤135% FPL and Resources ≤$8,580 (individuals) or ≤$13,620 (if married):
  - Deductible: $0.00
  - Generic/Preferred Drugs: $2.65
  - Other Drugs: $6.60
  - Above Catastrophic Limit: $0.00
- Non-Dual Subsidy Eligible Beneficiaries with Incomes ≤150% FPL and Resources ≤$13,300 (individuals) or $26,580 (if married):
  - Deductible: $66.00
  - Co-Insurance to Initial Coverage Limit: 15%
  - Generics above Catastrophic Limit: $2.65
  - Others above Catastrophic Limit: $6.60

**Massachusetts Low Income Premium Subsidy Amount**
- $31.35

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1. In 2013 there is a 52.5% discount on covered brand-name, and 21% subsidy on covered generic, drugs purchased while in the coverage gap. The 52.5% discount counts, but the 21% subsidy does NOT count, toward getting out of the coverage gap.
2. Low income subsidy resource amounts include $1,500/person for burial expenses.
3. Federal Poverty Level