



Medicare Advocacy Project

Protecting your medicare rights.

Greater Boston Legal Services
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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 ¹
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 Levels²

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 \leq 100% FPL ³		
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 \leq 135% FPL and Resources \leq \$8,580 (individuals) or \leq \$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 \leq 150% FPL and Resources \leq \$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

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