



# Medicare Advocacy Project

Protecting your medicare rights.

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## MEDICARE PART D COST SHARING FOR 2014

### Standard Benefit Design

|                                                                      |                         |
|----------------------------------------------------------------------|-------------------------|
| Deductible                                                           | \$ 310.00               |
| Initial Coverage Limit                                               | \$2,850.00              |
| Out-of-pocket Threshold                                              | \$4,550.00              |
| Total Covered Part D Spending to Get to Catastrophic Limit           | \$6,455.00              |
| Estimated Total Covered Part D Spending to Get to Catastrophic Limit | \$6 690.77 <sup>1</sup> |
| Catastrophic Cost Sharing:                                           |                         |
| Generic/Preferred Drugs                                              | \$ 2.55                 |
| Other                                                                | \$ 6.35                 |

### 2014 Low Income Subsidy (LIS) Resource Levels<sup>2</sup>

|                 |                                   |
|-----------------|-----------------------------------|
| Full Subsidy    | \$ 8,710/single; \$13,820/married |
| Partial subsidy | \$13,520/single; \$27,020/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 <sup>3</sup>                                                                                                                                          |  |          |
| Deductible                                                                                                                                                                                                                                        |  | \$ 0.00  |
| Generic/Preferred Drugs                                                                                                                                                                                                                           |  | \$ 1.20  |
| Other Drugs                                                                                                                                                                                                                                       |  | \$ 3.60  |
| 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 $\leq$ \$8,710 (individuals) or $\leq$ \$13,820 (if married) |  |          |
| Deductible                                                                                                                                                                                                                                        |  | \$ 0.00  |
| Generic/Preferred Drugs                                                                                                                                                                                                                           |  | \$ 2.55  |
| Other Drugs                                                                                                                                                                                                                                       |  | \$ 6.35  |
| Above Catastrophic Limit                                                                                                                                                                                                                          |  | \$ 0.00  |
| Non-Dual Subsidy Eligible Beneficiaries with Incomes $\leq$ 150% FPL and Resources $\leq$ \$13,520 (individuals) or \$27,020 (if married)                                                                                                         |  |          |
| Deductible                                                                                                                                                                                                                                        |  | \$ 63.00 |
| Co-Insurance to Initial Coverage Limit                                                                                                                                                                                                            |  | 15%      |
| Generics above Catastrophic Limit                                                                                                                                                                                                                 |  | \$ 2.55  |
| Others above Catastrophic Limit                                                                                                                                                                                                                   |  | \$ 6.35  |

### 2014 Massachusetts Low Income Premium Subsidy Amount \$ 27.99

<sup>1</sup> For 2014, subject to a 52.5% discount on covered brand-name, and 28% subsidy on covered generic, drugs purchased while in the coverage gap. The discount counts, but the subsidy does NOT count, toward getting out of the coverage gap.

<sup>2</sup> Low income subsidy resource amounts include \$1,500/person for burial expenses.

<sup>3</sup> Federal Poverty Level