



Medicare Advocacy Project

Protecting your medicare rights.

Greater Boston Legal Services
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MEDICARE PART D COST SHARING FOR 2015

Standard Benefit Design

Deductible	\$ 320.00
Initial Coverage Limit	\$2,960.00
Out-of-pocket Threshold	\$4,700.00
Total Covered Part D Spending to Get to Out-of-pocket threshold	\$6,680.00
Estimated Total Covered Part D Spending to Get to Out-of-pocket threshold	\$7,061.76 ¹
Catastrophic Cost Sharing:	
Generic/Preferred Drugs	\$ 2.65
Other	\$ 6.60
	Or 5%, whichever is greater

2015 Low Income Subsidy (LIS) Resource Levels²

Full Subsidy	\$ 8,780/single; \$13,930/married
Partial subsidy	\$13,640/single; \$27,250/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 ³		
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 ≤135% FPL and Resources ≤\$8,780 (individuals) or ≤\$13,930 (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 ≤\$13,640 (individuals) or \$27,250 (if married)		
Deductible		\$ 66.00
Co-Insurance to Initial Coverage Limit		15%
Generics above Catastrophic Limit		\$ 2.65
Others above Catastrophic Limit		\$ 6.60

2015 Massachusetts Low Income Premium Subsidy Amount \$ 29.65

¹ For 2015, subject to a 55% discount on covered brand-name, and 35% subsidy on covered generic, drugs purchased while in the coverage gap. The discount, but NOT the subsidy, counts toward reaching the out-of-pocket threshold.

² Resource limits include \$1,500/person for burial expenses.

³ Federal Poverty Level