

Massachusetts Medicare Part D Cost Sharing for 2016

Resource Levels and Income Needed to Receive Low Income “Extra Help” Subsidies*

Full Subsidy:	Partial Subsidy:
<i>Resources</i>	<i>Resources</i>
\$8,780/single	\$13,640/single
\$13,930/married	\$27,250/married
<i>Annual Income</i>	<i>Annual Income</i>
\$16,032/single	\$17,820/single
\$21,624/married	\$24,030/married

Resource limit includes \$1,500/person burial allowance.

*There is a \$20 income disregard (not factored into the income limits above) that the Social Security Administration automatically subtracts from your monthly unearned income.

Low Income Subsidy Out-of-Pocket Costs

Costs for Dual Eligible Beneficiaries

Dual eligible beneficiary: someone who receives both Medicare and MassHealth

The numbers listed below are Medicare Part D costs.

Dual Eligible beneficiaries receiving home or community based services, or people who are in institutions

\$0.00	\$0.00	\$0.00	\$0.00
Deductible	Generic/Preferred Drugs	Other Drugs	Above Catastrophic Limit

Non-Institutionalized Dual Eligible beneficiaries with incomes at or below the Federal Poverty Level (FPL)

\$0.00	\$1.20	\$3.60	\$0.00
Deductible	Generic/Preferred Drugs	Other Drugs	Above Catastrophic Limit

Non-Institutionalized Dual Eligible beneficiaries with incomes above FPL

\$0.00	\$2.95	\$7.40	\$0.00
Deductible	Generic/Preferred Drugs	Other Drugs	Above Catastrophic Limit

MassHealth charges \$1.00 for certain covered drugs used for diabetes, high blood pressure, and high cholesterol (antihyperglycemics, antihypertensives, and antihyperlipidemics).

For all other drugs covered, MassHealth charges \$3.65.

If a person has both Medicare and MassHealth, they will pay the amount that is less expensive.

Costs for Non-Dual Beneficiaries with “Extra Help”

Non-Dual eligible beneficiary: someone who receives only Medicare

Full Subsidy, Non-Dual Beneficiaries

\$0.00 Deductible	\$2.95 Generic/Preferred Drugs	\$7.40 Other Drugs	\$0.00 Above Catastrophic Limit
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Partial Subsidy, Non-Dual Beneficiaries

\$74.00 Deductible	15% Co-Insurance to Initial Coverage Limit	\$2.95 Generics above Catastrophic Limit	\$7.40 Others above Catastrophic Limit
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2016 Massachusetts Low Income Premium Subsidy Amount: \$31.00

Standard Benefit Design

Maximum Deductible **\$360.00**

Initial Coverage Limit **\$3,310.00**

*Below the \$3310 limit:
Plan pays 75%
Enrollee pays 25%*

Coverage Gap

When you and your plan (combined) have paid **\$3,310**, you enter the coverage gap

Within this coverage gap, the enrollee must pay:
45% of brand name drugs
58% of generic drugs

*Prescription advantage and the health safety net may provide some help.

Catastrophic Coverage

*Generic/Preferred Drugs** **\$2.95** *Other** **\$7.40**

Catastrophic coverage begins when you reach the out-of-pocket threshold (when you pay \$4,850 in 2016). The out-of-pocket threshold is the sum of what you have paid and the manufacturer's discount credited to you during the coverage gap.

*In catastrophic coverage, enrollee pays above amounts or 5%, whichever is greater.

*There is a \$20 income disregard (not factored into the income limits above) that the Social Security Administration automatically subtracts from your monthly unearned income.