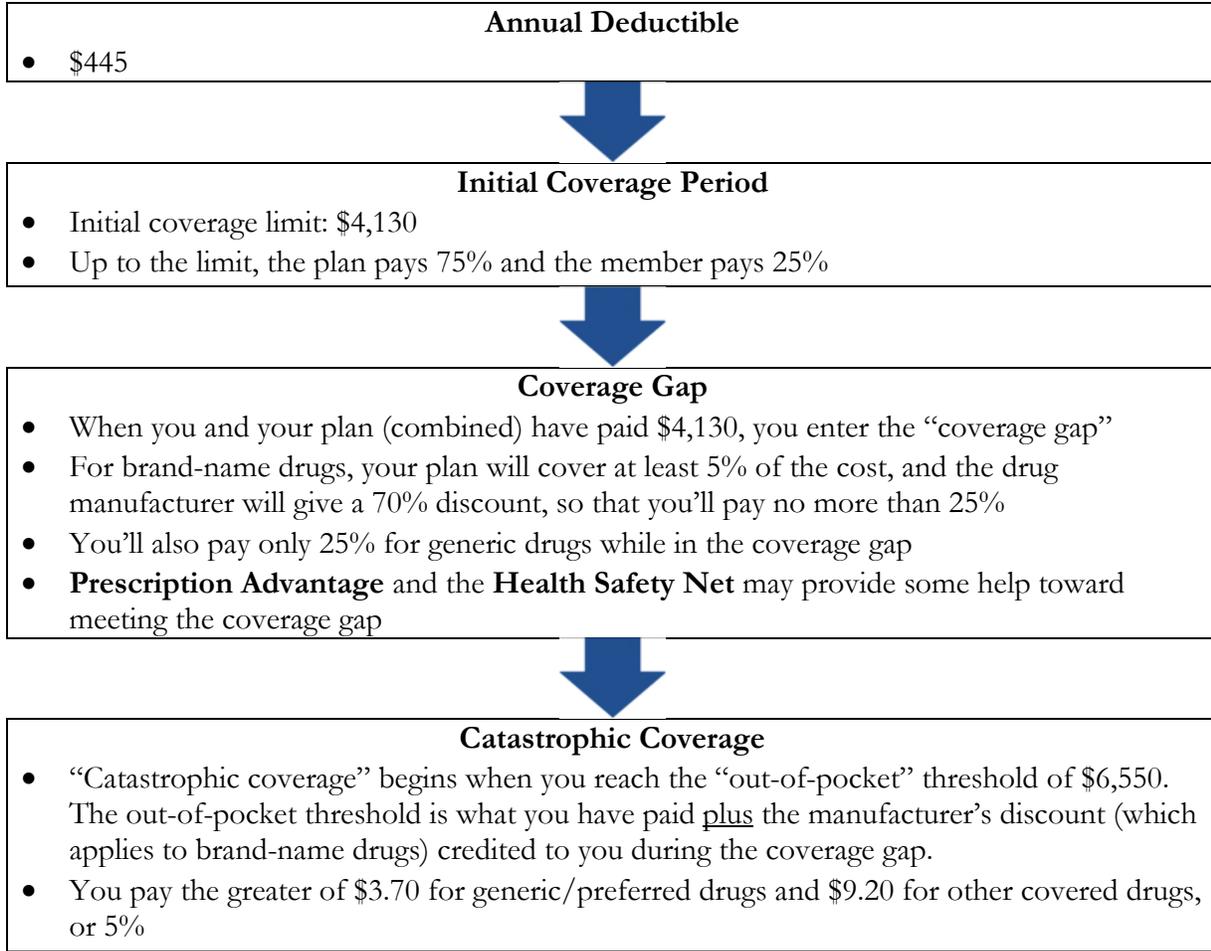


Massachusetts Medicare Part D Cost Sharing for 2021

Standard Part D Plan Benefit Design 2021



Maximum Resources and Income to Qualify for Low Income “Extra Help” Subsidies

Lower Resources Level	Higher Resources Level
<p>Resources: \$9,470/individual; \$14,960/married couple</p>	<p>Resources: \$14,790/individual; \$29,520/married couple</p>

Resources include \$1,500/person burial allowance. “Married” means married and living together.

100% Federal Poverty Level	150% Federal Poverty Level
<p>\$12,880/individual; \$17,420/married couple</p>	<p>\$19,320/individual; \$26,130/married couple</p>

For unearned income (such as Social Security), \$20 will be deducted when calculating eligibility for a subsidy.

2021 Massachusetts Low Income Premium Subsidy Amount: \$35.16

Resource and income limits may not apply if you are a member of a MassHealth program.

What Can Extra Help Do for You?

Full Premium Subsidy, No Deductible, Limited Copayments:

- People who are on MassHealth Buy-In or MassHealth Senior Buy-In
- People on Supplemental Security Income (SSI)
- “Dual Eligible” beneficiaries: people that are enrolled in both Medicare and MassHealth

\$0	\$1.30	\$4.00	\$0 Copay
Deductible	Generic/Preferred Drugs	Other Drugs	Above Catastrophic Limit

MassHealth charges \$1 for certain covered drugs used for diabetes, high blood pressure, and high cholesterol. For all other covered drugs, MassHealth charges \$3.65. Those on MassHealth & Medicare are charged either the MassHealth or Medicare copayment, whichever is less expensive.

Full Premium Subsidy, No Deductibles, Reduced Copayments:

- Individuals or married couples with incomes less than or equal to 135% of the Federal Poverty Level (FPL) who meet the lower resources level
- Non-institutionalized individuals “deemed eligible” for Extra Help with incomes over 100% FPL

\$0	\$3.70	\$9.20	\$0
Deductible	Generic/Preferred Drugs	Other Drugs	Above Catastrophic Limit

Full Premium Subsidy, Reduced Deductibles, Reduced Copayments:

- Individuals or married couples with incomes less than or equal to 135% of FPL who meet the higher resources level

\$92	15%	Greater of \$3.70 or 5% Drug Cost	Greater of \$9.20 or 5% Drug Cost
Deductible	Co-Insurance to \$6,550 out-of-pocket threshold	Generics/Preferred Drugs above Catastrophic Limit	Other Drugs above Catastrophic Limit

Partial Premium Subsidy, Reduced Deductibles, Reduced Copayments:

- Individuals or married couples with income between 136% FPL and 149% FPL
 - Those with incomes from 146-149% FPL will receive a 25% premium subsidy
 - Those with incomes from 141-145% FPL will receive a 50% premium subsidy
 - Those with incomes from 136-140% FPL will receive a 75% premium subsidy

\$92	15%	Greater of \$3.70 or 5% Drug Cost	Greater of \$9.20 or 5% Drug Cost
Deductible	Co-Insurance to \$6,550 out-of-pocket threshold	Generics/Preferred Drugs above Catastrophic Limit	Other Drugs above Catastrophic Limit

Questions? Need Legal Help?

Call the Medicare Advocacy Project to Apply for Free Legal Assistance:

Greater Boston Legal Services 617-603-1700 Serving Essex, Middlesex, Norfolk, and Suffolk Counties	Community Legal Aid 855-252-5342 Serving Berkshire, Franklin, Hampden, Hampshire, and Worcester Counties	South Coastal Counties Legal Services 800-244-8393 Serving Barnstable, Bristol, Dukes, Nantucket, and Plymouth Counties
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