Medicare Advocacy Project
Protecting your medicare rights.
Greater Boston Legal Services
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MEDICARE PART D COST SHARING FOR 2012

Standard Benefit Design

Deductible	$ 320.00
Initial Coverage Limit	$2,930.00
Out-of-pocket Threshold	$4,700.00[1]
Total Covered Part D Drugs to Get to Catastrophic Limit	$6,657.50
Catastrophic Cost Sharing:	
Generic/Preferred Drugs	$ 2.60
Other	$ 6.50

2012 Low Income Subsidy (LIS) Resource Levels[2]

Full Subsidy	$ 8,440/single; $13,410/married
Partial subsidy	$13,070/single; $26,120/married

LIS Copayments

Full Subsidy Eligible Beneficiaries

Institutionalized Dual Eligible Beneficiaries	$ 0.00
Non- Institutionalized Dual Eligible Beneficiaries with Incomes =100% FPL[3]	
Generic/Preferred Drugs	$ 1.10
Other	$ 3.30
Above Catastrophic Limit	$ 0.00

Non- Institutionalized Dual Eligible Beneficiaries with Incomes >100% FPL and Non-Dual Full Subsidy Eligible Beneficiaries with Resources = $8,440 (individuals) or = $13,410 (if married)

Generic/Preferred Drugs	$ 2.60
Other	$ 6.50
Above Catastrophic Limit	$ 0.00

Non-Dual Full Subsidy Eligible Beneficiaries with Resources between $8,440 and $13,410 (individuals) or $13,070 and $26,120 (if married) and Partial Subsidy Eligible Beneficiaries

Deductible	$ 65.00
Co-Insurance to Initial Coverage Limit	15%
Generics above Catastrophic Limit	$ 2.60
Others above Catastrophic Limit	$ 6.50

Massachusetts Low Income Premium Subsidy Amount $. 32.04

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[1] In 2012, there is a 50% discount on covered brand-name, and 14% discount on covered generic, drugs purchased while in the coverage gap. The 50%, but NOT the 14%, discount counts toward getting out of the coverage gap.
[2] Low income subsidy resource amounts include $1,500/person for burial expenses.
[3] Federal Poverty Level

United Way of Massachusetts Bay