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
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
- 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
  - Generic/Preferred Drugs $1.10
  - Other $3.30
- Above Catastrophic Limit $0.00
Non-Dual Full Subsidy Eligible Beneficiaries with Resources = $8,440 (individuals) or = $13,410 (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 (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

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