

Need help with Medicare premiums, copays or deductibles?

Extra Help/Low Income Subsidy

Help with Medicare Part D (prescription) plan premiums, copays and deductibles. If you're part of Medicaid or a Medicare Savings Program, Extra Help is automatic. Otherwise, apply through the Social Security Administration at [ssa.gov](https://www.ssa.gov) or contact your local State Health Insurance Assistance Program (SHIP) at 303-480-6835.

Extra Help/Low Income Subsidy	Maximum income	Maximum assets
Individual	\$1,903	\$17,220
Couple	\$2,575	\$34,360

Medicare Savings Programs

Help with Medicare Part A or Part B premiums, copays and deductibles. Your Medicare Savings Programs level (Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary or Qualifying Individual-1) will determine your amount of financial assistance.

The **maximum income** includes \$20 a month income disregard. If you are working, earned income from employment is not counted in full. Please contact SHIP for assistance understanding if you may qualify. For **maximum assets** first homes and cars are not counted.

Qualified Medicare Beneficiary

Pays Medicare Part A and/or Part B premiums, copays and deductibles.

Qualified Medicare Beneficiary	Maximum income	Maximum assets
Individual	\$1,275	\$9,430
Couple	\$1,724	\$14,130

Specified Low-Income Medicare Beneficiary

Pays Medicare Part B premium.

Specified Low-Income Medicare Beneficiary	Maximum income	Maximum assets
Individual	\$1,526	\$9,430
Couple	\$2,064	\$14,130

If you have difficulty using this document's content, please email access@drcog.org or call 303-455-1000. Please expect a response within 72 hours (three business days).

Qualified Individual-1

Pays Medicare Part B premium.

Qualified Individual-1	Maximum income	Maximum assets
Individual	\$1,715	\$9,430
Couple	\$2,320	\$14,130

Working Adults with Disabilities

Medicaid buy-in

Individuals with a disability who are employed can buy-in to Medicaid by paying a monthly premium based on income. Individuals will then receive full Medicaid benefits and payment of Medicare premiums, copays and deductibles. Household only includes applicant.

Medicaid buy-in	Maximum income	Maximum assets
Individual	\$5,468	not counted

Long Term Care Medicaid

Pays for home and community-based services and nursing facility care. Must need assistance with activities of daily living. Includes income and asset protections for community spouses.

Long Term Care Medicaid	Maximum income	Maximum assets
Individual	\$2,829	\$2,000
Couple	\$2,829	\$3,000

The State Health Insurance Assistance Program (SHIP) provides people with Medicare information, counseling and enrollment assistance. SHIP counselors are certified to answer your Medicare-related questions and provide free, in-depth, one-on-one help. SHIP counselors are not insurance agents. They offer unbiased help so you can better understand your Medicare options and choose plans that best fit your needs.

This project was supported, in part, by grant number 2201COMISH, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

Contact State Health Insurance Assistance Program counselors:

303-480-6835 | drcog.org/ship | ship@drcog.org