

Mysteries of Medicare: Help Paying for Medicare Part D and Part B

If you or someone you know has monthly income below about \$3500 if married, or \$2800 if single, you may be eligible for one or more of the following programs that help pay for Part D (prescription drug) coverage and in some cases Part B (medical) coverage:

- Low Income Subsidy (LIS), also known as Extra Help, reduces the cost of prescription drug coverage by reducing or eliminating Part D plan premiums, deductibles, and co-pays. It also eliminates the “donut hole.”
- The Medicare Savings Program (MSP) pays the Medicare Part B premium, and applicants in the lowest income and resource categories also get help with Part A and Part B deductibles and co-pays. Those eligible for any level of MSP are also automatically enrolled in LIS.
- LIS and MSP have resource as well as income limits. For Pennsylvania residents with low income, but with resources too high to qualify for LIS or MSP, the PACE/PACENET program helps pay prescription drug costs. This program has a very broad formulary, low co-pays, and no donut hole.

To find out more about these programs and your eligibility, contact a PA MEDI counselor by calling your local senior center to set up an appointment or by calling our helpline at 610-344-5004, option 2. A counselor will call you back within one business day. Due to continuing COVID-19 concerns, most appointments are being handled over the phone or by video conferencing.

Formerly known as APPRISE, PA MEDI is Pennsylvania’s statewide program of free insurance consultation for the Medicare-eligible. Visit our website at <http://www.chesco.org/477/PA-Medicare-Education> for more information.