

## You can save more than \$100 a month with a Medicare Savings Program.

Most seniors and individuals with disabilities on Medicare pay \$121 or \$134 each month directly out of their Social Security check for their Part B premium.

All individuals enrolled in a Medicare Saving Program get the program to pay their Part B premium. Individuals on QMB also save money on Medicare deductibles and coinsurance.

## You may save an average of \$300 a month with a Low Income Subsidy.

The average monthly premium for a Medicare Part D prescription drug plan is \$35.97. In addition, each time a Medicare Part D beneficiary goes to the pharmacy they must pay their co-payment and, in the donut hole, about half the cost of their medication.

Individuals enrolled in a Low Income Subsidy (LIS) get the program to pay their Part D premium, lower their co-payment amounts and avoid the donut hole. People on LIS also pay no Medicare Part D late enrollment penalty.

**For more information on programs that help lower your Medicare costs, contact the following agency:**

For additional information call the NJ Division of Aging Services at **1-800-792-8820**, or visit our website at **www.aging.nj.gov**



Philip D. Murphy, Governor  
Sheila Y. Oliver, Lt. Governor



Carole Johnson, Commissioner  
Dept. of Human Services

New Jersey Department of Human Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-222-3737.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-222-3737。

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# GET HELP PAYING YOUR MEDICARE COSTS



**PROGRAMS FOR MEDICARE  
BENEFICIARIES WITH LIMITED  
INCOME AND ASSETS**

**If you are living on a low income and have limited resources,\* you can start saving money right now on your Medicare costs.**

**Through a Low Income Subsidy (sometimes called “Extra Help”) you can save an average of \$300 a month in Medicare Part D prescription costs.**

**And, through a Medicare Savings Program, you can save more than \$100 a month in Medicare Part B premiums.**

**New Jersey offers three types of Medicare Savings Programs based on your income and assets:**

- Qualified Medicare Beneficiary (QMB)
- Specified Low-income Medicare Beneficiary (SLMB)
- Qualified Individual-1 (QI-1)

**New Jersey also has a state-funded prescription assistance program – PAAD – that can help eligible Medicare beneficiaries cut their out-of-pocket Part D costs.**

**\* Your home and one vehicle are not counted as assets.**

**TAKE A LOOK AT THE CHART ON THE RIGHT AND SEE WHICH PROGRAMS BEST DESCRIBE YOU.**

**THEN CALL: 1-800-792-8820.**

#### QUALIFIED MEDICARE BENEFICIARY (QMB)



<b>Monthly Income</b>	For individuals, not more than \$1,012. For a couple, not more than \$1,372.
<b>Asset Eligibility</b>	For individuals, not more than \$4,000 in assets. For a couple, not more than \$6,000 in assets.
<b>What it saves you</b>	Pays your monthly Medicare Part B premium. Pays your Medicare deductibles and coinsurance. Automatically enrolled in LIS (see below).

#### SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB) AND QUALIFIED INDIVIDUAL (QI-1)



<b>Monthly Income</b>	For individuals, over \$1,012 but not more than \$1,366. For couples, over \$1,372 but not more than \$1,852.
<b>Asset Eligibility</b>	For individuals, not more than \$7,560. For couples, not more than \$11,340.
<b>What it saves you</b>	Pays your monthly Medicare Part B premium. Automatically applies for LIS (see below).

#### LOW INCOME SUBSIDY (LIS)



<b>Monthly Income</b>	For individuals, not more than \$1,518. For a couple, not more than \$2,058.
<b>Asset Eligibility</b>	For individuals, not more than \$14,100 in assets. For a couple, not more than \$28,150 in assets.
<b>What it saves you</b>	Pays some or most of your Medicare Part D prescription costs.

#### PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)



<b>Annual Income</b>	For individuals, not more than \$27,189. For couples, not more than \$33,334.
<b>Asset Eligibility</b>	PAAD does not take assets into consideration when determining eligibility.
<b>What it saves you</b>	Pays your Medicare Part D premium and all wrap-around costs during the Part D deductible, co-insurance and donut hole phases. Beneficiary pays the Part D copay or the PAAD copay (\$5 for generics or \$7 for brands) for each covered prescription, whichever is less.