

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

If you or someone you know has monthly income below about \$3000 if married, or \$2300 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 an APPRISE counselor by calling your local senior center to set up an appointment, calling the APPRISE helpline at 610-344-5004, or by email at apprisèchesco@outlook.com. APPRISE is Pennsylvania’s statewide program of free insurance consultation under the auspices of the Chester County Department of Aging Services and the State Health Insurance Assistance Program. Visit our website at <http://www.chesco.org/477/Apprise-Health-Insurance-Counseling>