

Massachusetts Medicare Part D Cost Sharing for 2020

Standard Part D Plan Benefit Design 2020

Annual Deductible

• \$435



Initial Coverage Period

- Initial coverage limit: \$4,020
- Below the limit, the plan pays 75% and the member pays 25%



Coverage Gap

- When you and your plan (combined) have paid \$4,020, you enter the "coverage gap"
- For brand-name drugs, your plan will cover at least 5% of the cost, and the drug manufacturer will give a 70% discount, so that you'll pay no more than 25%
- You'll also pay only 25% for generic drugs while in the coverage gap
- Prescription Advantage and the Health Safety Net may provide some help toward meeting the coverage gap



Catastrophic Coverage

- "Catastrophic coverage" begins when you reach the "out-of-pocket" threshold of \$6,350. The out-of-pocket threshold is what you have paid <u>plus</u> the manufacturer's discount (which applies to brand-name drugs) credited to you during the coverage gap.
- You pay the greater of \$3.60 for generic/preferred drugs and \$8.95 for other covered drugs, or 5%

Maximum Resources and Income to Qualify for Low Income "Extra Help" Subsidies*

Full Premium Subsidy	Partial Premium Subsidy
Resources:	Resources:
\$9,360/individual; \$14,800/couple	\$14,610/individual; \$29,160/couple

- Resource limit <u>includes</u> \$1,500/person burial allowance
- "Married" means married <u>and</u> living together
- For unearned income (such as Social Security), \$20 will be deducted when calculating eligibility for a subsidy

100% Federal Poverty Level	150% Federal Poverty Level
\$12,760/individual; \$17,240/couple	\$19,140/individual; \$25,860/couple

2020 Massachusetts Low Income Premium Subsidy Amount: \$34.77

*Resource and income limits <u>may not</u> apply if you are a member of a MassHealth program Last edited March 2020

What Can Extra Help Do for You?

Full Premium Subsidy, No Deductible, Limited Copayments:

- People who are on MassHealth Buy-In or MassHealth Senior Buy-In
- People on Supplemental Security Income (SSI)
- "Dual Eligible" beneficiaries: people that are enrolled in both Medicare and MassHealth

\$0	\$1.30	\$3.90	\$0 Copay
Deductible	Generic/Preferred	Other Drugs	Above Catastrophic
	Drugs		Limit

MassHealth charges \$1 for certain covered drugs used for diabetes, high blood pressure, and high cholesterol. For all other covered drugs, MassHealth charges \$3.65. Those on MassHealth & Medicare are charged either the MassHealth or Medicare copayment, whichever is less expensive.

Full Premium Subsidy, No Deductibles, Reduced Copayments:

- Individuals or couple with incomes less than or equal to 135% of the Federal Poverty Level (FPL)
- Non-institutionalized individuals "deemed eligible" for Extra Help with incomes over 100% FPL

\$0	\$3.60	\$8.95	\$0
Deductible	Generic/Preferred	Other Drugs	Above Catastrophic
	Drugs		Limit

Full Premium Subsidy, Reduced Deductibles, Reduced Copayments:				
Individuals or couples with incomes less than or equal to 135% of FPL				
\$89	15%	\$3.60	\$8.95	
Deductible	Co-Insurance to	Generics/Preferred	Other Drugs above	
	\$6,350 out-of-pocket	Drugs above	Catastrophic Limit	
	threshold	Catastrophic Limit		

Partial Premium Subsidy, Reduced Deductibles, Reduced Copayments: Individuals or couples with income between 136% FPL and 149% FPL Those with incomes from 146-149% FPL will receive a 25% premium subsidy Those with incomes from 141-145% FPL will receive a 50% premium subsidy Those with incomes from 136-140% FPL will receive a 75% premium subsidy \$89 15% \$3.60 \$8.95 Co-Insurance to Generics/Preferred Other Drugs above Deductible Catastrophic Limit \$6,350 out-of-pocket Drugs above threshold Catastrophic Limit

Questions? Need Legal Help? Call the Medicare Advocacy Project to Apply for Free Legal Assistance: Community Legal Aid **South Coastal Counties Greater Boston** 855-252-5342 **Legal Services Legal Services** 617-603-1700 Serving Berkshire, Franklin, 800-244-8393 Serving Essex, Middlesex, Hampden, Hampshire, and Serving Barnstable, Bristol, Norfolk, and Suffolk Worcester Counties Dukes, Nantucket, and Counties Plymouth Counties