

Concerned about Medicare Costs? There may be help available!

Medicare premiums, deductibles and co-payments can add up. There are programs that may help beneficiaries with Medicare cost-sharing. If you have questions or would like to learn about other programs, call Mass Options at **1-800-243-4636** to be directed to a local SHINE counselor.

Income and asset limits as of March 2025

	Family size	Monthly Income limit ¹	Asset limit ²	Application	Benefits		
MassHealth Standard (age 65+)	1	\$1,305	\$2,000	MH SACA or 800-841-2900	Assistance with Medicare medical and prescription costs with automatic Extra Help; offers additional MH benefits		
	2	\$1,763	\$3,000				
MassHealth Standard (disabled individuals under age 65)	1	\$1,735	None	MH ACA or 800-841-2900			
	2	\$2,345					
Medicare Savings Program: Qualified Medicare Beneficiary	1	\$2,478	None	MHBI, MH ACA/SACA, 800-841-2900	Medicare Part A & B premiums covered; beneficiaries do not have cost-sharing for Medicare-covered benefits; automatic Extra Help and Full Health Safety Net		
	2	\$3,349					
Medicare Savings Program: Specified Low-income Medicare Beneficiary (SLMB) or Qualified Individual (QI)	1	\$2,935				Medicare Part B premiums covered; automatic Extra Help and Full Health Safety Net	
	2	\$3,966					
Full Health Safety Net	1	\$1,957	None	MH SACA (for age 65+); MH ACA (under age 65), 800-841-2900	Health Safety Net (HSN) may assist with Medicare cost-sharing, other benefits (e.g., routine vision or dental), and prescriptions received through acute care hospitals or community health centers.		
	2	\$2,644					
Partial Health Safety Net	1	\$3,913					
	2	\$5,288					
Extra Help/Limited Income Subsidy (LIS) (assistance with Medicare Part D prescription coverage)	1	\$1,956	\$17,600	Apply online (www.ssa.gov) 800-774-1213	Extra Help assists with Part D premiums, deductibles, & copays: covered meds have copays of no more than \$4.90 (generic)/\$12.50 (brand name). In MA, beneficiaries should apply for MSP: it includes more benefits, including Extra Help!		
	2	\$2,644	\$35,130				
Prescription Advantage (65+ years old) No enrollment fee	1	\$6,521	None	PA application, apply online, 800-243-4636	No financial benefit- once per year SEP only		
	2	\$8,813					
Prescription Advantage (under 65 years on Medicare w/ disability) No enrollment fee	1	\$2,452				No financial benefit- once per year SEP only	
	2	\$3,314				Prescription Advantage can offer primary prescription drug coverage to Mass residents not eligible for Medicare. Under this coverage, co-payments for Medicare are dependent on income.	

¹: Generally gross income is considered (deductions may apply); individuals may qualify for MH Standard at a higher income level through deductible or waiver

²: Speak with a SHINE counselor for more information on counted and non-counted assets (such as primary residence)