

Concerned about Medicare Costs?

There may be help!

Medicare premiums, deductibles and co-payments can add up. Luckily, there are several programs that can help a beneficiary with Medicare cost-sharing. Below is a list of these programs, their eligibility requirements, information about applying, and the benefits they provide. If you have any questions regarding these programs, you may contact a SHINE Counselor at MassOptions at (1-800-243-4636).

Income and Asset Limits as of March 1st, 2025

	Gross Monthly Income Limit	Asset Limit	Application	Benefits
MassHealth (65+ years old)	\$1,305 (individual) ¹	\$2,000 (individual) ²	MassHealth SACA-2 form 1-800-841-2900	Supplemental health and drug coverage Automatic enrollment in Extra Help
	\$1,763 (couple) ¹	\$3,000 (couple) ²		
Medicare Savings Program QMB	\$2,478 (individual)	None	MassHealth SACA-2 form or MHBI application 1-800-841-2900	Pays Medicare Part A & B premiums Pays Medicare Part A & B deductibles & copays Automatic enrollment in Extra Help
	\$3,349 (couple)	None		
Medicare Savings Program SLMB/QI	\$2,935 (individual)	None	MHBI application 1-800-841-2900	Pays Medicare Part B premium Automatic enrollment in Extra Help
	\$3,966 (couple)	None		
Extra Help	\$1,956 (individual)	\$17,600 (individual) ³	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Eliminates Part D deductible Lowers Part D copays to \$4.90/\$12.15
	\$2,644 (couple)	\$35,130 (couple) ³		
Prescription Advantage (65+ years old) (no enrollment fee)	\$6,521 (individual)	NONE	Prescription Advantage Application 1-800-243-4636	No financial benefit- once per year SEP only
	\$8,813 (couple)			
Prescription Advantage (under 65 years w/disability) (no enrollment fee)	\$2,452 (individual)		Prescription Advantage Application 1-800-243-4636	No financial benefit- once per year SEP only
	\$3,314 (couple)			
Health Safety Net	Full: \$1,957 (individual) \$2,644 (couple)		MassHealth SACA-2 form (65+ years old) 1-800-841-2900	Pays for some services received at a hospital or Community Health Center (CHC)
	Partial: \$3,913 (individual) \$5,288 (couple)			Rx & dental available at some CHC's

¹ If over the income limit, may qualify by meeting a deductible

² Primary residence and one vehicle are not counted

³ Primary residence, vehicles, and life insurance are not counted