The Medicare Savings Program can help pay Medicare premiums, and in some cases, may also pay Part A and Part B deductibles, coinsurance and copayments. This program, also known as Medicare Buy-in, helps people with Medicare who have limited income and resources. It is administered by the Louisiana Department of Health.

Extra Help is a Medicare program to help people with limited income and resources to pay Medicare prescription drug costs. Benefits of qualifying for Extra Help include help paying the monthly Medicare drug plan (Part D) premium, yearly deductible and copayments. There is no coverage gap (doughnut hole) or late enrollment penalty for persons with Extra Help. The Social Security Administration processes and administers the Low Income Subsidy (Extra Help) Program.

If you are under 65 and draw Social Security Disability Income OR age 65 or over, you could pay less and save money on Medicare premiums.

Call SHIIP at 1-800-259-5300

LOUISIANA DEPARTMENT OF INSURANCE
### Low Income Subsidy Program
**Extra Help with Prescription Medication & Part D Costs**

**Full Benefit A (Level 2 & 3)**
- **Monthly income:** Individual = up to $1,074  
  Couple = up to $1,452
- **Asset Limit:** Individual = up to $7,970  
  Couple = up to $11,960
  *Home and vehicle do not count as assets.*

**Semi Benefit (Level 1)**
- **Monthly income:** Individual = up to $1,449  
  Couple = up to $1,960
- **Asset Limit:** Individual = up to $9,470  
  Couple = up to $13,290
  *Home and vehicle do not count as assets.*

**Partial Benefit (Level 4)**
- **Monthly income:** Individual = up to $1,610  
  Couple = up to $2,178
- **Asset Limit:** Individual = up to $13,290  
  Couple = up to $26,520
  *Home and vehicle do not count as assets.*

### Medicare Savings Program
**Assistance with Medicare Premiums, Deductibles and Coinsurance**

**Qualified Medicare Beneficiary (QMB) Program**
- **Monthly Income:** Individual = up to $1,074  
  Couple = up to $1,452
- **Asset Limit:** Individual = not applicable  
  Couple = not applicable

**Specified Low Income Medicare Beneficiary (SLMB) Program**
- **Monthly Income:** Individual = up to $1,288  
  Couple = up to $1,742
- **Asset Limit:** Individual = not applicable  
  Couple = not applicable

**Qualified Individual (QI) Program**
- **Monthly Income:** Individual = up to $1,449  
  Couple = up to $1,960
- **Asset Limit:** Individual = not applicable  
  Couple = not applicable

### The Extra Help Programs Pay:

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Part D Late Enrollment Penalty</th>
<th>Part D Monthly Premium</th>
<th>Part D Deductible</th>
<th>Part D Copayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Benefit A</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Semi Benefit</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Partial Benefit</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

### The Medicare Savings Programs Pay:

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Part B Late Enrollment Penalty</th>
<th>Part A/B Premium</th>
<th>Part B Coinsurance</th>
<th>Parts A &amp; B Deductible</th>
<th>Part A Copayments</th>
<th>Part D</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>SLMB and QI</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>