

## Medicare Savings Programs and State Pharmaceutical Assistance Programs: 2014 Income Eligibility Chart for New Jersey

Maximum Monthly Income	Maximum Annual Income	Maximum Assets	Program(s) Eligible for	Medicare Premiums Paid by the Programs	Medicare Deductibles and Copays Paid by the Programs
\$973 individual <sup>1</sup> \$1,311 couple	\$11,670 \$15,730  <i>100% of FPL</i>	\$4,000 \$6,000	<ul style="list-style-type: none"> <li>• <b>QMB-Plus</b> (Medicaid/NJ Family Care)</li> <li>• Full LIS</li> </ul>	<ul style="list-style-type: none"> <li>• Part A and Part B premiums</li> <li>• Part D premium up to benchmark amount of \$37.10</li> <li>• Part C premium - up to \$37.10 of drug benefit in any Medicare Advantage Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Part A, Part B and Part C deductibles and copay</li> <li>• Part D: Person pays LIS copays of \$1.20 for generics and \$3.60 for brand drugs</li> </ul>
\$973 individual <sup>1</sup> \$1,311 couple	\$11,670 \$15,730  <i>100% of FPL</i>	\$7,160 \$10,750	<ul style="list-style-type: none"> <li>• <b>QMB-Only</b></li> <li>• Full LIS<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Part A and Part B premiums</li> <li>• Part D premium up to benchmark amount of \$37.10</li> <li>• Part C premium - up to \$37.10 of drug benefit in any Medicare Advantage Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Part A, Part B and Part C deductibles and copay</li> <li>• Part D: Person pays LIS copays of \$1.20 for generics and \$3.60 for brand drugs</li> </ul>
\$2,163 individual \$4,326 couple	\$25,956 \$51,912	\$2,000 \$3,000	<ul style="list-style-type: none"> <li>• Medicaid for Long Term Care or</li> <li>• <b>MLTSS</b></li> <li>• Full LIS</li> </ul>	<ul style="list-style-type: none"> <li>• Part A and Part B premiums</li> <li>• Part D premium up to benchmark amount of \$37.10</li> <li>• Part C premium - up to \$37.10 of drug benefit in any Medicare Advantage Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Part A, Part B and Part C deducts and copays</li> <li>• Part D: Person pays LIS copays of \$0 for generics and brand drugs</li> </ul>
\$1,313 individual <sup>1</sup> \$1,770 couple	\$15,755 \$21,236  <i>135% of FPL</i>	\$7,160 \$10,750	<ul style="list-style-type: none"> <li>• <b>SLMB or QI</b></li> <li>• Full LIS<sup>2</sup></li> <li>• PAAD</li> </ul>	<ul style="list-style-type: none"> <li>• Part B premium</li> <li>• Part D premium up to benchmark amount of \$37.10</li> <li>• Part C premium - up to \$37.10 of drug benefit in any Medicare Advantage Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Part D deductible</li> <li>• Person pays LIS copays of \$2.55 for generic drugs and \$6.35 for brand drugs</li> </ul>
\$1,458.75 individual \$1,966.25 couple	\$17,505 \$23,595  <i>150% of FPL</i>	\$11,940 <sup>2</sup> \$23,860 <sup>2</sup>	<ul style="list-style-type: none"> <li>• <b>Partial LIS</b></li> <li>• PAAD</li> </ul>	<ul style="list-style-type: none"> <li>• Part D premium up to benchmark amount of \$37.10</li> <li>• Part C premium - up to \$37.10 of drug benefit in any Medicare Advantage Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Part D deductible</li> <li>• Person pays LIS copay of 15% of drug cost or PAAD copay, whichever is less</li> </ul>
<i>2015 Approximately</i> \$2,215 individual \$2,715 couple	<i>Less than</i> \$26,575 \$32,582	No Cap	<ul style="list-style-type: none"> <li>• <b>PAAD</b></li> </ul>	<ul style="list-style-type: none"> <li>• Part D premium for certain stand-alone plans</li> <li>• Part C premium - up to \$37.64 of drug benefit in any Medicare Advantage Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Part D deductible</li> <li>• Person pays PAAD copay of \$5 for generics or \$7 for brand or Part D copay, whichever is less</li> </ul>
<i>2015 Approximately</i> \$3,048 individual \$3,548 couple	<i>Less than</i> \$36,575 \$42,582	No Cap	<ul style="list-style-type: none"> <li>• <b>Senior Gold Discount</b></li> </ul>	<ul style="list-style-type: none"> <li>• Person must pay full premium for a Part D Plan or Medicare Advantage Plan</li> </ul>	<ul style="list-style-type: none"> <li>• For each prescription person pays Senior Gold copay of \$15 plus 50% of remaining cost of Part D cost share</li> </ul>

<sup>1</sup>Add \$20 to the monthly amounts listed to determine the actual eligibility limit, since applicants are allowed a \$20/month disregard for unearned income for QMB, SLMB and QI. Couples only get one \$20 disregard. If person has income from employment, \$65/month plus one-half of remainder of gross salary is not counted when determining eligibility.

<sup>2</sup>LIS allows additional assets of \$1,500 per person if assets to be used for burial expenses. This increases allowable asset levels for Full LIS to maximum \$8,660 (single), \$13,750 (couple). For Partial LIS increases maximum assets to \$13,440 (single), and \$26,860 (couple).

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**LIS** – Low Income Subsidy, (also called Part D “Extra Help”) - federal program helps pay Medicare Part D premium and deductibles and reduces drug copays.

**MLTSS** – Managed Long Term Services and Supports, formerly Global Options Medicaid Waiver. Person must have high level of care needs which would qualify them for long term care in a skilled nursing facility. MLTSS provides home-based services to allow person to remain at home or in Assisted Living Facility.

**PAAD** – Pharmaceutical Assistance to the Aged and Disabled – a New Jersey State program that pays Medicare Part D premium, deductibles and copays. Members pay \$5 for generic drugs and \$7 for brand name.

**QMB-Only** – Qualified Medicare Beneficiary with assets over QMB-Plus limits. Program pays Medicare Part A and B premiums and Medicare Parts A, B, C deductibles and copays. Beneficiary does not get full Medicaid benefits.

**QMB Plus** – Qualified Medicare Beneficiary - program pays Medicare Part A and B premiums and Medicare Parts A, B, C deductibles and copays. “Plus” provides additional medical benefits under the New Jersey Aged, Blind and Disabled Medicaid Program, through mandatory enrollment in a New Jersey Medicaid Managed Care Organization (MCO).

**Senior Gold Discount** – Wraps around Part D Plan. Member pays first \$15 plus 50% of remaining Part D copay for each covered prescription, or Part D copay, whichever is less. Once the member's annual out-of-pocket expenses reach the Senior Gold catastrophic cap of \$2,000 for an individual or \$3,000 for a married couple, their co-pay is only \$15 or the Part D co-pay (whichever is less) for the balance of their Senior Gold eligibility period.

**SLMB- QI** – Specified Low Income Medicare Beneficiary - Qualified Individual, program pays Medicare Part B premium.

### **How to Apply:**

**LIS** – Social Security office or [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213. If also eligible for QMB, PAAD or SLMB, no need to apply to SSA separately.

**MLTSS** – Aging & Disability Resource Connection (ADRC) in county where client resides. Call 1-877-222-3737 to request screening.

**PAAD, Senior Gold, SLMB, QI** – New Jersey Department of Human Services, call 1-800-792-9745 to request paper application or print form from [www.njpaad.gov](http://www.njpaad.gov).

**QMBs** – Board of Social Services/County Welfare Agency in county where client resides.