

Need help with Medicare premiums, copays or deductibles?

Extra Help/Low Income Subsidy

Help with Medicare Part D (prescription) plan premiums, copays and deductibles. If you're part of Medicaid or a Medicare Savings Program, Extra Help is automatic. Otherwise, apply through the Social Security Administration at [ssa.gov](https://www.ssa.gov) or contact your local State Health Insurance Assistance Program (SHIP) at 303-480-6835.

Extra Help/Low Income Subsidy	Maximum income	Maximum assets
Individual	\$1,976	\$17,600
Couple	\$2,664	\$35,130

Medicare Savings Programs

Help with Medicare Part A or Part B premiums, copays and deductibles. Your Medicare Savings Program level (Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary or Qualifying Individual-1) will determine your amount of financial assistance.

The **maximum income** includes \$20-a-month income disregard. If you are working, earned income from employment is not counted in full. Please contact SHIP for assistance understanding if you may qualify. For **maximum assets**, first homes and cars are not counted.

Qualified Medicare Beneficiary

Pays Medicare Part A and/or Part B premiums, copays and deductibles.

Qualified Medicare Beneficiary	Maximum income	Maximum assets
Individual	\$1,325	\$9,660
Couple	\$1,783	\$14,470

Specified Low-Income Medicare Beneficiary

Pays Medicare Part B premium.

Specified Low-Income Medicare Beneficiary	Maximum income	Maximum assets
Individual	\$1,585	\$9,660
Couple	\$2,135	\$14,470

If you need digital accessibility assistance, submit a request at drcog.org/access or call 303-455-1000. Please expect a response within 72 hours (three business days).

Qualifying Individual-1

Pays Medicare Part B premium.

Qualifying Individual-1	Maximum income	Maximum assets
Individual	\$1,781	\$9,660
Couple	\$2,400	\$14,470

Working Adults with Disabilities

Medicaid buy-in

Individuals with a disability who are employed can buy in to Medicaid by paying a monthly premium based on income. Individuals will then receive full Medicaid benefits and payment of Medicare premiums, copays and deductibles. Household only includes applicant. Your income after disregards must be below 450% of the federal poverty level. Call Health First Colorado at 800-359-1991 to see if you qualify and to apply.

Long Term Care Medicaid

Pays for home- and community-based services and nursing facility care. Must need assistance with activities of daily living. Includes income and asset protections for community spouses.

Long Term Care Medicaid	Maximum income	Maximum assets
Individual	\$2,901	\$2,000
Couple	\$5,802	\$3,000

The State Health Insurance Assistance Program provides people with Medicare information, counseling and enrollment assistance. SHIP counselors are certified to answer your Medicare-related questions and provide free, in-depth, one-on-one help. SHIP counselors are not insurance agents. They offer unbiased help so you can better understand your Medicare options and choose plans that best fit your needs.

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Contact State Health Insurance Assistance Program counselors:

303-480-6835 | drcog.org/ship | ship@drcog.org