

## You can save about \$165 a month with a Medicare Savings Program.

Most seniors and individuals with disabilities on Medicare pay \$164.90 each month directly out of their Social Security check for their Part B premium.

All individuals enrolled in a Medicare Saving Program get the program to pay their Part B premium. Individuals on QMB also save money on Medicare deductibles and coinsurance.

## You may save an estimated \$450 a month with a Low Income Subsidy.

The average monthly premium for a Medicare Part D prescription drug plan is \$34.71. In addition, each time a Medicare Part D beneficiary goes to the pharmacy they must pay their co-payment and, in the donut hole, about half the cost of their medication.

Individuals enrolled in a Low Income Subsidy (LIS) get the program to pay their Part D premium, lower their co-payment amounts and avoid the donut hole. People on LIS also pay no Medicare Part D late enrollment penalty.

For more information on programs that help lower your Medicare costs, contact the following agency:



State of New Jersey  
Philip D. Murphy, Governor  
Sheila Y. Oliver, Lt. Governor



Department of Human Services  
Sarah Adelman, Commissioner



For additional information call the  
**NJ Division of Aging Services**  
at **1-800-792-8820**,  
or visit our website at [www.aging.nj.gov](http://www.aging.nj.gov)

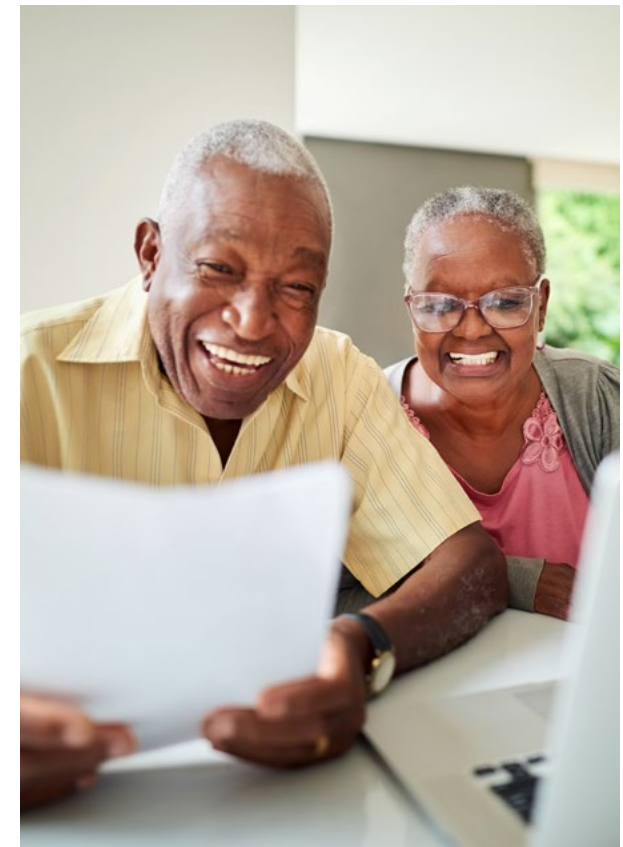
New Jersey Department of Human Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-222-3737.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-222-3737。

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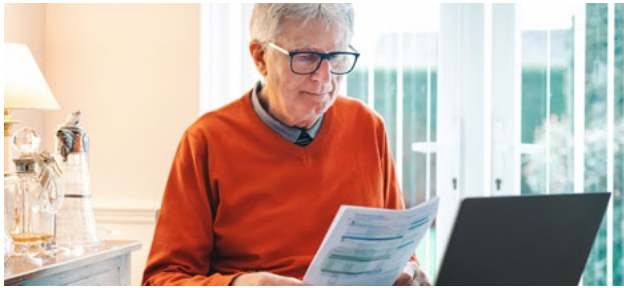
2023



## Get Help Paying Your Medicare Costs

Programs for  
**Medicare Beneficiaries**  
with limited  
income and assets

**If you are living on a low income and have limited resources\*, you can start saving money right now on your Medicare costs.**



Through a Low Income Subsidy (sometimes called “Extra Help”) you can save over \$400 or about \$450 a month in Medicare Part D prescription costs.

And, through a Medicare Savings Program, you can save about \$165 in Medicare Part B premiums.

**New Jersey offers three types of Medicare Savings Programs based on your income and assets:**

- **Qualified Medicare Beneficiary (QMB)**
- **Specified Low-income Medicare Beneficiary (SLMB)**
- **Qualified Individual-1 (QI-1)**

New Jersey also has a state-funded prescription assistance program - PAAD - that can help eligible Medicare beneficiaries cut their out-of-pocket Part D costs.

*\* Your home and one vehicle are not counted as assets.*

**TAKE A LOOK AT THE CHART ON THE RIGHT AND SEE WHICH PROGRAMS BEST DESCRIBE YOU. THEN CALL: 1-800-792-8820.**

## QUALIFIED MEDICARE BENEFICIARY (QMB)



<b>Monthly Income</b>	For individuals, not more than \$1,215. For a couple, not more than \$1,644.
<b>Asset Eligibility</b>	For individuals, not more than \$9,090. For a couple, not more than \$13,630 in assets.
<b>What It Saves You</b>	Pays your monthly Medicare Part B premium. Pays your Medicare deductibles and coinsurance. Automatically enrolled in LIS (see below).

## SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB) AND QUALIFIED INDIVIDUAL (QI-1)



<b>Monthly Income</b>	For individuals, over \$1,458 but not more than \$1,641. For a couple, over \$1,972 not more than \$2,219.
<b>Asset Eligibility</b>	For individuals, not more than \$9,090. For a couple, not more than \$13,630 in assets.
<b>What It Saves You</b>	Pays your monthly Medicare Part B premium. Automatically enrolled in LIS (see below).

## LOW INCOME SUBSIDY (LIS)



<b>Monthly Income</b>	For individuals, not more than \$1,823. For a couple, not more than \$2,465.
<b>Asset Eligibility</b>	For individuals, not more than \$16,660 in assets. For a couple, not more than \$33,240 in assets.
<b>What It Saves You</b>	Pays some or most of your Medicare Part D prescription costs.

## PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)



<b>Yearly Income</b>	For individuals, not more than \$42,142. For a couple, not more than \$49,209.
<b>Asset Eligibility</b>	PAAD does not take assets into consideration when determining eligibility.
<b>What It Saves You</b>	Pays your monthly Medicare Part D premium and all wrap-around costs during the Part D deductible, co-insurance and donut hole phases. Beneficiary pays the Part D copay or the PAAD copay (\$5 for generics or \$7 for brands) for each covered prescription, which ever is less.