

2024 Extra Help with Part D Drug Costs

Extra Help (from Social Security) with Medicare prescription drug plan costs.

To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income.

| | <u>Medicare & Medicaid</u> Full Benefit Dual Institutionalized or Full Benefit Dual receiving Home & Community Based Services (HCBS) Includes CCP Services | <u>Medicare & Medicaid</u> <u>Medical</u> Full Benefit Dual 100% FPL \$1,255 Individual \$1,704 Couple | <u>Medicare & MSP</u> Medicare Savings Program (QMB, SLMB, QI) Up to 135% FPL \$1,695 Individual \$2,300 Couple | <u>Medicare Only</u> 150% FPL \$1,883 Individual \$2,555 Couple |
|-----------------------------------|---|--|---|--|
| Resource Limit | Medicaid or HCBS * | Medicaid Medical Resource Limit * \$17,500 Individual \$17,500 Couple | Resources/Asset Limit \$9,430 (Individual) \$14,130 (Couple) (Does not include \$1,500 burial allowance deduction) | Resources/Asset Limit \$15,720 (Individual) \$31,360 (Couple) (Does not include \$1,500 burial allowance deduction) |
| Monthly Part D Premium | Full Premium Subsidy \$0 | Full Premium Subsidy \$0 | Full Premium Subsidy \$0 | 2024 Full Premium Subsidy \$0 |
| Annual Deductible | \$0 | \$0 | \$0 | 2024 = \$0 |
| Copay Coinsurance | \$0 | 2024 copays = \$1.55/\$4.60 | 2024 copays = \$4.50/\$11.20 | 2024 copays = \$4.50/\$11.20 |
| Catastrophic Coverage | \$0 | \$0 | \$0 | 2024 = \$0 |

***NOTE:** Illinois Medicaid income & asset/resource limits may differ from national or other state's amounts

2024 FPL: 100% FPL = \$15,060 for an individual annually & \$20,440 for a couple annually

HHS.gov Federal 2024 Poverty Level Guidelines: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

and HHS FPL Chart <https://aspe.hhs.gov/sites/default/files/documents/8aa67da24fa1e8cebfe5c144d9fe2532/detailed-guidelines-2024.xlsx>

SSA POMs <https://secure.ssa.gov/apps10/poms.nsf/lnx/0603001005>

Illinois Medicaid Reference: DHS WAG 25-03-02 <https://www.dhs.state.il.us/page.aspx?item=21741>

2024 Announcement: <https://www.cms.gov/files/document/2024-announcement-pdf.pdf>

2024 LIS Resource Limits Memo – dated 11/30/23 - <https://www.cms.gov/files/document/lis-memo.pdf>

2024 Low Income Premium Subsidy Amount = \$32.79 <https://www.cms.gov/files/document/regional-rates-and-benchmarks-2024-pdf.pdf>



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