What Can *Extra Help* Do For You?

LIS= Low Income Subsidy or "Extra Help" for prescription drug plan (Medicare Part D) costs:

- Will help to pay all (full subsidy) or part (partial subsidy) of the Part **D** premium, deductible and co-pays.
- Will eliminate the "donut hole" or coverage gap
- Income limits can be increased in some circumstances (caring for grand- or disabled child, working and receive earned income, etc.) *See a MMAP Counselor for more details*

LIS Income & Asset Guidelines:

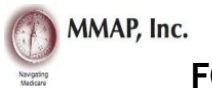
	Income	Assets (Do NOT include home or car)
Individual	$1,396/month or less	$8,440 or less: Full Subsidy $8,441 – 13,410: Partial Subsidy
Couple	$1,891/month or less	$13,070 or less: Full Subsidy $13,071 – 26,120: Partial Subsidy

MSP= Medicare Savings Programs for people on Medicare:

- There are three MSPs
  - QMB, SLMB, ALMB or Q1
- QMB pays for the Medicare Part **B** premium, co-pays and deductibles; available to ALL who qualify
  - If eligible, will not need a Medigap or supplemental insurance
- SLMB pays for the Medicare Part B premium only; available to ALL who qualify
  - This is $99.90 per month in 2012
- ALMB/QI pays for the Medicare Part B premium only; is only available if the federal legislature allocates money for the program each year *(is currently open until Dec 2012)*

MSP Income & Asset Guidelines:

Program	Monthly Income	Assets (Do NOT include home or car)
QMB	Individual:$951 or less Couple: $1,281 or less	Individual: $8,440 Couple: $13,410
SLMB	Individual:$952 – 1,137 Couple: $1,282 – 1,533	Individual: $8,440 Couple: $13,410
ALMB or QI	Individual:$1,138 – 1,277 Couple: $1,534 – 1,723	Individual: $8,440 Couple: $13,410



FOR FREE INFORMATION & ASSISTANCE WITH LIS OR MSP,

PLEASE CALL MMAP: **1-800-803-7174** or dial 2-1-1

MMAP is sponsored locally by UPCAP Services, Inc.