

**2019 EXTRA HELP ELIGIBILITY (YELLOW PAPER)
AKA LOW-INCOME SUBSIDY (LIS) LEVELS
AND
COPAYMENT STRUCTURE**

		MEDICAID ELIGIBLE		LTC/WAIVER/PACE	FULL SUBSIDY		PARTIAL SUBSIDY
		100% FPL	135% FPL	300% FBR***	135% FPL	135% FPL	150% FPL
Income	Individual	**\$1,061/month \$12,730/yr	**\$1,425/month \$17,102/yr	\$2,313/month \$27,756/yr	**\$1,425/month \$17,102/yr	**\$1,425/month \$17,102/yr	**\$1,581/month \$18,975/yr
	Couple	**\$1,430/month \$17,150/yr	**\$1,922/month \$23,069/yr	N/A	**\$1,922/month \$23,069/yr	**\$1,922/month \$23,069/yr	**\$2,134/month \$25,605/yr
Assets	Individual	\$2,000	\$9,230*	\$2,000	\$9,230 or Less*	\$9,231 and \$14,390*	\$14,390*
	Couple	\$3,000	\$14,600*	N/A	\$14,600 or Less*	\$14,601 and \$28,720*	\$28,720*
Monthly Premium Subsidy Percentage		100% Subsidy (\$0 Premium)	100% Subsidy (\$0 Premium)	100% Subsidy (\$0 Premium)	100% Subsidy (\$0 Premium)	100% Subsidy (\$0 Premium)	>135% - 140% FPL = 75% Subsidy • Individual - \$1,426 - \$1,478 • Couple - \$1,922 - \$1,993 >140% - 145% FPL = 50% Subsidy • Individual \$1,479- \$1,530 • Couple \$1,994 - \$2,064 >145% - 150% FPL = 25% Subsidy • Individual \$1,531 - \$1,582 • Couple \$2,065 - \$2,134
Annual Deductible		\$0	\$0	\$0	\$0	\$85	\$85
Prescription Copayments		\$1.25/Generics \$3.80/Brand	\$3.40/Generics \$8.50/Brand	\$0	\$3.40/Generics \$8.50/Brand	15% Coinsurance on all medications Catastrophic After TrOOP\$3.40-\$8.50	15% Coinsurance on all medications Catastrophic After TrOOP \$3.40-\$8.50

Income limits effective as soon as new FPL limits are updated by SSA sometime in February

*These resource limits include \$1,500 per person for burial expenses (Effective 01/01/2019)

Monthly income amounts are **GROSS income **BEFORE** the \$20 disregard is deducted. (Do not double the disregard for couples)

***Federal Benefit Rate=Monthly SSI Benefit Payment

Out-of-Pocket Threshold (TrOOP) for 2019 = \$5,100

Reference: CMS 2019 Resource and Cost Sharing limits for Low-Income Subsidy (LIS)