

**2020 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	**\$1,084/month \$13,000/yr	**\$1,456/month \$17,466/yr	\$2,349/month \$28,188/yr	**\$1,456/month \$17,466/yr	**\$1,456/month \$17,466/yr	**\$1,615/month \$19,380/yr
	Couple	**\$1,457/month \$17,480/yr	**\$1,960/month \$23,514/yr	N/A	**\$1,960/month \$23,514/yr	**\$1,960/month \$23,517/yr	**\$2,175/month \$26,100/yr
Assets	Individual	\$2,000	\$9,360*	\$2,000	\$9,360 or Less*	\$9,361 and \$14,610*	\$14,610*
	Couple	\$3,000	\$14,800*	N/A	\$14,800 or Less*	\$14,801 and \$29,160*	\$29,160*
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 <ul style="list-style-type: none"> Individual - \$1,457 - \$1,509 Couple - \$1,960 - \$2,031 >140% - 145% FPL = 50% Subsidy <ul style="list-style-type: none"> Individual \$1,510- \$1,562 Couple \$2,032 - \$2,104 >145% - 150% FPL = 25% Subsidy <ul style="list-style-type: none"> Individual \$1,563 - \$1,615 Couple \$2,105 - \$2,175
Annual Deductible		\$0	\$0	\$0	\$0	\$89	\$89
Prescription Copayments		\$1.30/Generics \$3.90/Brand	\$3.60/Generics \$8.95/Brand	\$0	\$3.60/Generics \$8.95/Brand	15% Coinsurance on all medications Catastrophic After TrOOP\$3.60-\$8.95	15% Coinsurance on all medications Catastrophic After TrOOP \$3.60-\$8.95

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

*These resource limits include \$1,500 per person for burial expenses (Effective 01/01/2020)

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 2020 = \$6,350

Reference: CMS 2020 Resource and Cost Sharing limits for Low-Income Subsidy (LIS)