

**2021 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
<b>Income</b>	<b>Individual</b>	**\$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
	<b>Couple</b>	**\$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
<b>Assets</b>	<b>Individual</b>	\$2,000	\$9,470*	\$2,000	\$9,470 or Less*	\$9,470 and \$14,790*	\$14,790*
	<b>Couple</b>	\$3,000	\$14,960*	N/A	\$14,960 or Less*	\$14,960 and \$29,520*	\$29,520*
<b>Monthly Premium Subsidy Percentage</b>		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"> <li>• Individual - \$1,457 - \$1,509</li> <li>• Couple - \$1,960 - \$2,031</li> </ul> >140% - 145% FPL = 50% Subsidy <ul style="list-style-type: none"> <li>• Individual \$1,510- \$1,562</li> <li>• Couple \$2,032 - \$2,104</li> </ul> >145% - 150% FPL = 25% Subsidy <ul style="list-style-type: none"> <li>• Individual \$1,563 - \$1,615</li> <li>• Couple \$2,105 - \$2,175</li> </ul>
<b>Annual Deductible</b>		\$0	\$0	\$0	\$0	\$92	\$92
<b>Prescription Copayments</b>		\$1.30/Generics \$4.00/Brand	\$3.70/Generics \$9.20/Brand	\$0	\$3.70/Generics \$9.20/Brand	15% Coinsurance on all medications Catastrophic After TrOOP\$3.70-\$9.20	15% Coinsurance on all medications Catastrophic After TrOOP \$3.70-\$9.20

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 01/01/2021)

\*\*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 2021 = \$6,550

Reference: CMS 2021 Resource and Cost Sharing limits for Low-Income Subsidy (LIS)