

**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 |
| Income | Individual | **\$1,094/month \$13,120/yr | **\$1,469/month \$17,628/yr | \$2,382/month \$28,584/yr | **\$1,469/month \$17,628/yr | **\$1,469/month \$17,628/yr | **\$1,630/month \$19,560/yr |
| | Couple | **\$1,472/month \$17,660/yr | **\$1,980/month \$23,757/yr | N/A | **\$1,980/month \$23,757/yr | **\$1,980/month \$23,757/yr | **\$2,198/month \$26,370/yr |
| Assets | Individual | \$2,000 | \$9,470* | \$2,000 | \$9,470 or Less* | \$9,470 and \$14,790* | \$14,790* |
| | Couple | \$3,000 | \$14,960* | N/A | \$14,960 or Less* | \$14,960 and \$29,520* | \$29,520* |
| 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 - \$1,470 - \$1,523 Couple - \$1,981 - \$2,053 >140% - 145% FPL = 50% Subsidy <ul style="list-style-type: none"> Individual \$1,524- \$1,577 Couple \$2,054 - \$2,125 >145% - 150% FPL = 25% Subsidy <ul style="list-style-type: none"> Individual \$1,578 - \$1,630 Couple \$2,126 - \$2,198 |
| Annual Deductible | | \$0 | \$0 | \$0 | \$0 | \$92 | \$92 |
| Prescription Copayments | | \$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) & ASPE Poverty Guidelines 01/15/2021