



2020 Oregon Medicare Fact Sheet

Medicare Subsidy Programs

Extra Help and Medicare Savings Program Income/Resource Limits ¹						
Subsidy Level	Program/ Federal Poverty Level %	Monthly Income Limits One/Couple	Resources* One/Couple	Rx Premium	Rx Deductible	Rx Co-pay
Level 3 Institutional or receiving in-home services	Full Dual	Varies ³	Varies ³	\$0	\$0	\$0
Level 2 Non-institutional	Full Dual/ SSI	\$783/ \$1,175**	\$2,000/ \$3,000	\$0	\$0	\$1.30/\$3.90 NO GAP
Levels 2 & 3 above qualify for the full OHP+ or OSIPM package through Senior Services						
Level 1	QMB/ 100%	\$1,084/ \$1,457	NA ²	\$0	\$0	\$3.60/\$8.95 NO GAP
	QMB – Part B premium, deductibles, and co-pays paid by the state					
	SMB/ 120%	\$1,296/ \$1,744	NA ²	\$0	\$0	\$3.60/\$8.95 NO GAP
	SMF(QI)/ 135%	\$1,456/ \$1,960	NA ²	\$0	\$0	\$3.60/\$8.95 NO GAP
	SMB / SMF – Part B premium only paid by the state					
Level 4	136% - 150%	\$1,615/ \$2,175	\$14,610/ \$29,160	25-100%	\$89	Up to 15%

*Your residence and car do not count as assets. Must meet both the income and asset limits to qualify. Medicaid is a state program that helps to pay for Medicare Part B premiums. Resources are evaluated differently. Contact your Aging Services/SPD local branch with questions and to apply. Oregon state Medicaid resource limits allow for an additional \$1,500 per person for burial expenses. However, the \$1,500 must be in a separate, dedicated account.

**Must meet the individual OSIPM income standard AND the couple income standard (if applicable) to qualify.

¹ Income limits for LIS are effective January 2020 and include a "\$20 disregard" amount. MSP limits effective March 2020.

² QMB/SMB/SMF resource limits eliminated as of 1/1/16.

³ Each case must be evaluated by the Medicaid branch to calculate eligibility.

2020 Part A, Part B, Part D Information DRAFT

Part A

Premium

<30 quarters Social Security work credits \$458

30-39 quarters Social Security work credits \$252

Hospital deductible – up to 60 days in a benefit period \$1,408

Skilled nursing facility

\$0 days 0-20, \$176 per day days 21-100, All costs after day 100

Part B

Deductible \$198

Premium (≤\$87,000 per year single, ≤\$170,000 couple) \$144.60

Part D

Standard Benefit Design Parameters

Deductible \$435

Initial coverage limit \$4,020

Out-of-pocket threshold (OOP) \$6,350

Total covered Part D drug spend @ OOP threshold \$9,038.75

LIS benchmark \$32.57

Part D IRMAA

Filing individual tax return	Filing joint tax returns	Add:
------------------------------	--------------------------	------

≤ \$87,000	≤ to \$174,000	NA
------------	----------------	----

> \$87,000 and ≤ \$109,000	> \$174,000 and ≤ \$218,000	\$12.20
----------------------------	-----------------------------	---------

> \$109,000 and ≤ \$136,000	> \$218,000 and ≤ \$272,000	\$31.50
-----------------------------	-----------------------------	---------

> \$136,000 and ≤ \$163,000	> \$272,000 and ≤ \$326,000	\$50.70
-----------------------------	-----------------------------	---------

> \$163,000 and < \$500,000	> \$326,000 and < \$750,000	\$70.00
-----------------------------	-----------------------------	---------

> \$500,000	>\$750,000	\$76.40
-------------	------------	---------

Married filing separately

≤ \$87,000	\$0
------------	-----

> \$87,000 and < \$413,000	\$70.00
----------------------------	---------

≥ \$413,000	\$76.40
-------------	---------