

**2022 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	\$9,900*	\$2,000	\$9,900 or Less*	\$9,900 and \$15,510*	\$15,510*
	Couple	\$3,000	\$15,600*	N/A	\$15,600 or Less*	\$15,600 and \$30,950*	\$30,950*
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	\$99	\$99
Prescription Copayments		\$1.30/Generics \$4.00/Brand	\$3.95/Generics \$9.85/Brand	\$0	\$3.95/Generics \$9.85/Brand	15% Coinsurance on all medications Catastrophic After TrOOP\$3.95-\$9.85	15% Coinsurance on all medications Catastrophic After TrOOP \$3.95-\$9.85

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 10/25/2021)

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 2022 = \$7,050

Reference: CMS 2022 Resource and Cost Sharing limits for Low-Income Subsidy (LIS) & ASPE Poverty Guidelines 10/25/2021