

WHO'S ELIGIBLE

Level 1

Level 2

Level 3

Level 4

In addition to being on Medicare, in 2005 you must be receiving the following:

Full Medicaid benefits and income no higher than \$9,570 (single) or \$12,830 (couple)*

Medicaid (but with income higher than level 1)*; **or** SSI (without Medicaid); **or** Medicare premiums paid by your state

Income no higher than \$12,919 (single) or \$17,320 (couple)*

Income no higher than \$14,355 (single) or \$19,245 (couple)*

Value of assets (not including your home, vehicles, burial plot or personal possessions)

Not applicable

Not applicable

No more than \$7,500 (single) or \$12,000 (couple)

No more than \$11,500 (single) or \$23,000 (couple)

To find out eligibility

Automatically enrolled

Automatically enrolled

Must apply

Must apply

WHAT YOU GET

Drug coverage

Full (no gap)

Full (no gap)

Full (no gap)

Full (no gap)

Monthly premium

\$0

\$0

\$0

Reduced on sliding scale based on income

Annual deductible

\$0

\$0

\$0

\$50

Copayment per prescription

\$1 for generics, \$3 for brands (\$0 if you're in a nursing home)

\$2 for generics
\$5 for brands

\$2 for generics
\$5 for brands

15 percent of cost of each prescription

Copayment under catastrophic coverage**

\$0

\$0

\$0

\$2 for generics
\$5 for brands

* If your income is higher, you may still qualify in certain circumstances—for example, if you live in Alaska or Hawaii, or have certain earnings that don't count, or if you or your spouse pays at least half the support of relatives living with you.

** Catastrophic coverage kicks in after you've spent \$3,600 out of pocket in a year.

Note: The income and assets limits shown above do not apply to Medicare beneficiaries living in the U.S. Territories. Different eligibility limits are being worked out for each territory. Details are not available at this time.

SOURCES: CENTERS FOR MEDICARE & MEDICAID SERVICES, SOCIAL SECURITY ADMINISTRATION, AARP PUBLIC POLICY INSTITUTE