

2021 LIS Reference Sheet

LIS Category 1

Who:

- Individuals with Medicare and Medicaid whose income is **above** 100% of Federal Poverty Level. The MMIS screen for the clients OSP program code and FS2 case descriptor; **or**,
- Individuals who are enrolled in a Medicare Savings Program. These clients may have a MED, SMB or SMF benefit packages in MMIS, with any of the following case descriptors: FS2, FS1, SMB, SMF, or QMB. These client's do not have OSP program code; **or**,
- Individuals with Medicare whose income is below 135% of Federal Poverty Level, with limited resources who have been approved by SSA.

Benefit: No monthly premium for benchmark plans and no deductible
Copayments limited to \$3.70 and \$9.20 in 2021

LIS Category 2

Who: Individuals with both Medicare and Full Medicaid coverage (Full-Benefit Dual Eligibles) whose income is **below** 100% of FPL, who do not reside in an institution. In MMIS these clients should have OSP program coding with QMB or QMM and FS1 case descriptors. All SSI clients are eligible for LIS category 2 even without the QMB coding (Exp.: clients with no Medicare part A).

Benefit: No monthly premium for benchmark plans and no deductible
Copayments limited to \$1.30 and \$4.00 in 2021

LIS Category 3

Who: Individuals with both Medicare and full Medicaid coverage (Full Benefit Dual-Eligibles) who are expected to be institutionalized in a Nursing facility or other medical facility for 30 calendar days. In MMIS these clients should have an OSP program coding, with a case descriptor of ISI.
-Or

- Individuals with both Medicare and full Medicaid (Full Benefit Dual-Eligibles) who receives **Home and Community-Based Services**, in a waived facility. These clients should have an OSP program coding in MMIS and have one of

the following Service Eligibility case descriptors APD, CBF, DDB, DDC, DDS, ICP, IHC, MFW, MIW, PAC, SPH, DDK and KPS.

Benefit: No monthly premium for benchmark plans, no deductible, and no copayments on Medicare Part D covered drugs.

LIS Category 4

Who: People with Medicare (no Medicaid or MSP) whose income is between 135% of FPL and 150% of FPL and who have limited resources. These individuals must apply for the LIS with SSA.

Benefit: A subsidy covering up to 75% of the monthly benchmark premium and:
Out of pocket expenses in 2021 are limited to:

\$92.00 annual deductible 15% of the prescription costs up to \$ 6,550 out of pocket. Co-payments limited to \$3.70 for each generic drug and \$9.20 for each name brand drug after the annual prescription costs exceed \$ 6,550 out-of-pocket spending

Any Partial or Full dual eligible who has been deemed by the Department with any of the above eligibility from July through December of a given year, will retain their copayment levels for the following calendar year.

SSA will review eligibility at the end of each calendar year for those that apply through their system. If an individual loses his or her eligibility during the calendar year, he or she will not lose the benefit until the end of the calendar year.