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Medicare Prescription Drug Benefit: Estimates of Beneficiaries Who Fall Below Countable Income Thresholds, by State

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Summary

The Medicare Prescription Drug Improvement and Modernization Act of 2003 (P.L. 108-173) establishes a prescription drug benefit that begins in 2006. The cost-sharing for prescription drugs is reduced for certain beneficiaries, depending on their income-to-poverty ratio and other factors. Using the most recent data, this report provides state-by-state estimates of the percentage and number of beneficiaries who fall below various low-income thresholds, using the definition of income specified in the law. *The asset (or "resource") limits were not factored into the analysis.* This report will be updated to reflect new legislation or data.

The Medicare Prescription Drug Improvement and Modernization Act of 2003 (P.L. 108-173) establishes a prescription drug benefit, under Medicare Part D, that begins in 2006. The cost-sharing (for example, deductibles and coinsurance) for prescription drugs is reduced for certain beneficiaries, depending on their income-to-poverty ratio and other factors. **Table 1** shows estimates of the percentage and number of noninstitutionalized aged (age 65 or older) Medicare beneficiaries who fall below income thresholds relevant to the Part D cost-sharing. **Table 2** shows the same estimates except it is for *all* noninstitutionalized beneficiaries, not just the aged.

Even if one qualifies for cost-sharing assistance based on income, that assistance may be precluded by the beneficiary's countable assets, or resources. This was not accounted for in the estimates.

Table 3 summarizes the low-income provisions under Part D and is from CRS Report RL31525, *Beneficiary Cost-Sharing Under the Medicare Prescription Drug Benefit* (which has a full discussion of these low-income provisions). For additional information, see also CRS Report RL31966, *Overview of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003*, and CRS Report RS21583, *Medicare Prescription Drug Plans: Comparison of Actuarial Values*.

Table 1. Average Percentage and Number of Aged (65 and Older), Noninstitutionalized Medicare Beneficiaries with Countable Incomes Below Specified Levels, by State, 2001-2003

State	Below 100% of Poverty			Below 135% of Poverty			Below 150% of Poverty			Total Avg Number of Beneficiaries
	Percentage		Number	Percentage		Number	Percentage		Number	
Alabama	18.7% ± 2.6%	**	103,000	32.9% ± 3.1%	**	181,000	38.3% ± 3.2%	**	210,000	549,000
Alaska	18.3% ± 3.4%		7,000	31.1% ± 4%		13,000	36.8% ± 4.2%		15,000	41,000
Arizona	9.7% ± 2.1%	*	63,000	23.3% ± 3%	*	150,000	29% ± 3.3%	*	187,000	645,000
Arkansas	19.5% ± 2.6%	**	73,000	34.6% ± 3.2%	**	129,000	40.6% ± 3.3%	**	151,000	373,000
California	14.6% ± 1.3%		475,000	31.7% ± 1.7%	**	1,030,000	38.7% ± 1.8%	**	1,259,000	3,251,000
Colorado	13.1% ± 2.2%		53,000	25.6% ± 2.9%		104,000	30.9% ± 3.1%	*	126,000	406,000
Connecticut	9.9% ± 1.6%	*	46,000	19.9% ± 2.2%	*	92,000	25.4% ± 2.4%	*	118,000	463,000
Delaware	9.9% ± 2.1%	*	9,000	20.1% ± 2.8%	*	19,000	24.3% ± 3%	*	23,000	94,000
DC	23.3% ± 3.4%	**	14,000	37.2% ± 3.8%	**	22,000	41.8% ± 3.9%	**	24,000	58,000
Florida	17% ± 1.3%	**	449,000	29.4% ± 1.5%		778,000	36.3% ± 1.6%		962,000	2,646,000
Georgia	18.8% ± 3%	**	135,000	33.8% ± 3.7%	**	242,000	38.6% ± 3.8%	**	277,000	717,000
Hawaii	20% ± 2.6%	**	31,000	33.5% ± 3.1%	**	51,000	38.2% ± 3.2%	**	58,000	153,000
Idaho	8.2% ± 2%	*	12,000	19.9% ± 3%	*	29,000	26.4% ± 3.2%	*	38,000	144,000
Illinois	13.3% ± 1.5%	*	187,000	25.2% ± 2%	*	354,000	31.7% ± 2.1%	*	444,000	1,401,000
Indiana	11.8% ± 1.8%	*	88,000	28.1% ± 2.6%		208,000	35.6% ± 2.7%		264,000	741,000
Iowa	12% ± 1.9%	*	46,000	23.6% ± 2.5%	*	91,000	29.1% ± 2.7%	*	113,000	387,000
Kansas	12.6% ± 2.1%	*	43,000	27.7% ± 2.7%		94,000	32.5% ± 2.9%		111,000	341,000
Kentucky	15% ± 2.3%		77,000	28.9% ± 2.9%		149,000	37% ± 3.1%		191,000	515,000
Louisiana	17.8% ± 2.8%		87,000	35.4% ± 3.5%	**	173,000	41.1% ± 3.6%	**	201,000	488,000
Maine	15.3% ± 1.9%		30,000	31.5% ± 2.4%	**	62,000	38.4% ± 2.5%	**	75,000	196,000
Maryland	13.8% ± 2.2%		81,000	25.8% ± 2.8%		151,000	30.8% ± 2.9%	*	181,000	586,000
Massachusetts	18.3% ± 2.1%	**	145,000	31.6% ± 2.6%	**	251,000	38.4% ± 2.7%	**	305,000	794,000
Michigan	12.7% ± 1.6%	*	141,000	22.8% ± 2%	*	254,000	28.2% ± 2.2%	*	313,000	1,111,000
Minnesota	12.1% ± 2.2%	*	60,000	22.8% ± 2.8%	*	113,000	28.7% ± 3%	*	141,000	493,000
Mississippi	25.7% ± 3.4%	**	77,000	43% ± 3.9%	**	129,000	48.9% ± 3.9%	**	147,000	301,000
Missouri	11.3% ± 1.9%	*	79,000	22.4% ± 2.5%	*	155,000	27.8% ± 2.7%	*	193,000	694,000
Montana	13.4% ± 2.4%		16,000	27.7% ± 3.2%		34,000	34.3% ± 3.4%		42,000	122,000
Nebraska	12.8% ± 2.2%	*	25,000	23.7% ± 2.9%	*	47,000	31.5% ± 3.1%	*	62,000	198,000
Nevada	12.8% ± 2.2%	*	29,000	24.7% ± 2.8%	*	57,000	30.8% ± 3%	*	71,000	229,000
New Hampshire	9.9% ± 1.8%	*	15,000	21.2% ± 2.5%	*	32,000	29.2% ± 2.8%	*	44,000	152,000
New Jersey	14.1% ± 1.7%		151,000	25.3% ± 2.1%	*	272,000	31.7% ± 2.2%	*	340,000	1,075,000
New Mexico	18.5% ± 3%	**	43,000	30.5% ± 3.6%	**	70,000	35.4% ± 3.7%	**	81,000	230,000
New York	19% ± 1.3%	**	438,000	31.5% ± 1.6%	**	725,000	37.8% ± 1.7%	**	870,000	2,301,000
North Carolina	19% ± 2.2%	**	179,000	34.9% ± 2.6%	**	329,000	40.5% ± 2.7%	**	382,000	943,000
North Dakota	13.4% ± 2.1%		11,000	27.5% ± 2.8%		23,000	34.7% ± 3%		29,000	82,000
Ohio	12.6% ± 1.5%	*	168,000	24.7% ± 2%	*	329,000	30% ± 2.1%	*	398,000	1,330,000
Oklahoma	15.4% ± 2.3%		68,000	28% ± 2.9%		124,000	33.3% ± 3%		147,000	444,000
Oregon	9.1% ± 2%	*	35,000	22.7% ± 2.9%	*	87,000	27.2% ± 3%	*	105,000	385,000
Pennsylvania	12.3% ± 1.3%	*	215,000	24.9% ± 1.7%	*	432,000	31.8% ± 1.8%	*	553,000	1,738,000
Rhode Island	16.4% ± 2%		24,000	32.1% ± 2.5%	**	47,000	38.9% ± 2.6%	**	57,000	145,000
South Carolina	20.5% ± 2.5%	**	106,000	34.6% ± 3%	**	179,000	39.9% ± 3.1%	**	207,000	517,000
South Dakota	13.4% ± 2%		13,000	31.6% ± 2.7%	**	32,000	36.2% ± 2.8%		36,000	100,000
Tennessee	15.9% ± 2.7%		96,000	32.3% ± 3.5%	**	195,000	39% ± 3.6%	**	235,000	604,000
Texas	21.7% ± 1.8%	**	428,000	35.3% ± 2.1%	**	697,000	41.1% ± 2.2%	**	813,000	1,975,000
Utah	11.8% ± 2.7%	*	20,000	20.9% ± 3.4%	*	35,000	26.5% ± 3.7%	*	45,000	169,000
Vermont	13.3% ± 2.1%		10,000	28.8% ± 2.8%		21,000	35% ± 3%		25,000	72,000
Virginia	14.4% ± 2.3%		113,000	25.5% ± 2.9%	*	201,000	31.2% ± 3%	*	245,000	786,000
Washington	12.2% ± 2.3%	*	75,000	21.1% ± 2.9%	*	130,000	26.4% ± 3.1%	*	163,000	617,000
West Virginia	15.7% ± 2%		43,000	31.5% ± 2.6%	**	87,000	37.1% ± 2.7%		103,000	277,000

State	Below 100% of Poverty			Below 135% of Poverty			Below 150% of Poverty			Total Avg Number of Beneficiaries
	Percentage		Number	Percentage		Number	Percentage		Number	
Wisconsin	11.2% ± 1.8%	*	72,000	20.4% ± 2.4%	*	132,000	26.4% ± 2.6%	*	170,000	645,000
Wyoming	11% ± 2.1%	*	6,000	25.5% ± 3%	*	14,000	34% ± 3.2%		19,000	57,000
United States	15.3% ± 0.3%		5,012,000	28.5% ± 0.4%		9,354,000	34.7% ± 0.4%		11,369,000	32,782,000

Source: Table prepared by the Congressional Research Service based on data from the March supplement of the Current Population Survey, 2002-2004.

Notes: Even if one qualifies for cost-sharing assistance based on income, that assistance may be precluded by the beneficiary's countable assets, or resources, a topic not addressed in this report. Income is determined based on the definition of countable income for Supplemental Security Income, not by total family income. The Department of Health and Human Services' federal poverty guidelines are used rather than the Census Bureau's federal poverty threshold. The range given for the percentages reflect the 90% confidence interval. These demonstrate that, because the estimates are based on a portion of the entire aged Medicare population, the estimates are subject to variability. The size of the confidence intervals depends primarily on sample size. A 90% confidence interval means that if all possible samples were surveyed under the same sample design and general conditions, the estimated percentage in each income category would lie within the confidence interval 9 out of 10 times. The number of beneficiaries is based on the corresponding percentage point estimate. The number of beneficiaries is subject to the same kind of variability as the percentage, but the 90% confidence interval is not provided because of space constraints.

* Indicates percentage of beneficiaries is statistically lower than the national rate, at the 90% confidence level.

** Indicates the percentage of beneficiaries is statistically higher than the national rate, at the 90% confidence level.

Table 2. Average Percentage and Number of Noninstitutionalized Medicare Beneficiaries (Aged and Disabled) with Countable Incomes Below Specified Levels, by State, 2001-2003

State	Below 100% of Poverty			Below 135% of Poverty			Below 150% of Poverty			Total Avg Number of Beneficiaries
	Percentage		Number	Percentage		Number	Percentage		Number	
Alabama	24.3% ± 4%	**	171,000	39.7% ± 4.6%	**	280,000	44.9% ± 4.7%	**	317,000	706,000
Alaska	23.7% ± 5.4%		12,000	38.5% ± 6.1%		20,000	44.1% ± 6.3%		23,000	52,000
Arizona	12.1% ± 3.5%	*	90,000	26% ± 4.7%	*	193,000	31.8% ± 5%	*	236,000	743,000
Arkansas	25.6% ± 4.2%	**	120,000	40.3% ± 4.7%	**	189,000	46% ± 4.8%	**	216,000	469,000
California	17.6% ± 2.1%		671,000	35.1% ± 2.6%		1,338,000	41.8% ± 2.7%	**	1,595,000	3,813,000
Colorado	17.8% ± 3.9%		85,000	30.4% ± 4.7%		145,000	35.8% ± 4.8%		170,000	476,000
Connecticut	13.7% ± 2.9%	*	72,000	23.9% ± 3.6%	*	126,000	29.6% ± 3.9%	*	156,000	528,000
Delaware	13.7% ± 3.5%	*	15,000	24.8% ± 4.4%	*	28,000	29.6% ± 4.7%	*	33,000	113,000
DC	29.1% ± 5.4%	**	20,000	42.8% ± 5.9%	**	30,000	47.5% ± 5.9%	**	33,000	70,000
Florida	19.6% ± 2.1%		590,000	32.1% ± 2.4%		967,000	39% ± 2.5%		1,174,000	3,011,000
Georgia	23.2% ± 4.7%		212,000	39% ± 5.5%	**	355,000	44% ± 5.5%		401,000	911,000
Hawaii	24.2% ± 4.3%	**	42,000	37.3% ± 4.8%		65,000	41.6% ± 4.9%		73,000	175,000
Idaho	11.6% ± 3.6%	*	19,000	23.2% ± 4.8%	*	38,000	29.7% ± 5.1%	*	49,000	164,000
Illinois	18.1% ± 2.6%		300,000	30.8% ± 3.1%		511,000	36.9% ± 3.3%		611,000	1,658,000
Indiana	16.4% ± 3.2%		143,000	32.1% ± 4%		280,000	39.3% ± 4.2%		343,000	872,000
Iowa	15.4% ± 3.2%	*	68,000	26.8% ± 4%	*	119,000	32.2% ± 4.2%	*	143,000	443,000
Kansas	16.5% ± 3.5%		64,000	31.6% ± 4.3%		123,000	36.4% ± 4.5%		142,000	390,000
Kentucky	19.2% ± 3.7%		123,000	34.4% ± 4.4%		220,000	41.7% ± 4.6%		267,000	640,000
Louisiana	20.6% ± 4.4%		122,000	37.7% ± 5.3%		223,000	43.3% ± 5.4%		256,000	591,000
Maine	19.7% ± 3.1%		46,000	36.1% ± 3.7%		83,000	42.7% ± 3.8%		99,000	231,000
Maryland	18.1% ± 3.7%		121,000	29.3% ± 4.4%		196,000	34.4% ± 4.6%		230,000	668,000
Massachusetts	20.4% ± 3.4%		180,000	34% ± 4%		300,000	40.5% ± 4.2%		357,000	882,000
Michigan	18.2% ± 2.8%		246,000	29.1% ± 3.3%	*	394,000	34.2% ± 3.4%	*	463,000	1,354,000
Minnesota	14.5% ± 3.6%	*	80,000	25.8% ± 4.4%	*	143,000	31.4% ± 4.7%	*	174,000	553,000
Mississippi	31.6% ± 5.2%	**	123,000	47.7% ± 5.6%	**	186,000	54.2% ± 5.6%	**	212,000	390,000
Missouri	16.3% ± 3.4%		131,000	27.4% ± 4.1%	*	219,000	32.2% ± 4.3%	*	258,000	801,000
Montana	16.5% ± 3.9%		24,000	30.5% ± 4.8%		45,000	37.6% ± 5.1%		55,000	147,000
Nebraska	15.8% ± 3.7%		36,000	27% ± 4.6%	*	61,000	34.9% ± 4.9%		79,000	225,000

State	Below 100% of Poverty		Below 135% of Poverty		Below 150% of Poverty		Total Avg Number of Beneficiaries
	Percentage	Number	Percentage	Number	Percentage	Number	
Nevada	15.2% ± 3.5%	* 40,000	28.1% ± 4.4%	* 74,000	33.9% ± 4.7%	* 90,000	265,000
New Hampshire	12.8% ± 3.1%	* 22,000	24.7% ± 4%	* 42,000	33% ± 4.4%	* 57,000	172,000
New Jersey	18.7% ± 2.8%	230,000	30.5% ± 3.3%	375,000	36.4% ± 3.5%	447,000	1,230,000
New Mexico	26.4% ± 5%	** 76,000	38.7% ± 5.5%	** 111,000	43.2% ± 5.6%	125,000	288,000
New York	22.5% ± 2.2%	** 599,000	35% ± 2.5%	934,000	41.1% ± 2.5%	1,096,000	2,668,000
North Carolina	25.7% ± 3.5%	** 307,000	40.8% ± 3.9%	** 487,000	46.5% ± 4%	** 555,000	1,193,000
North Dakota	15.5% ± 3.5%	* 14,000	29.8% ± 4.4%	27,000	36.5% ± 4.6%	33,000	91,000
Ohio	16.6% ± 2.6%	* 256,000	29.1% ± 3.2%	* 451,000	34.6% ± 3.3%	* 535,000	1,549,000
Oklahoma	19.7% ± 3.9%	101,000	32.8% ± 4.6%	169,000	37.8% ± 4.7%	194,000	514,000
Oregon	14.9% ± 3.6%	* 69,000	29% ± 4.6%	135,000	33.5% ± 4.8%	* 155,000	465,000
Pennsylvania	16% ± 2.2%	* 317,000	28.7% ± 2.7%	* 570,000	35.2% ± 2.8%	* 698,000	1,982,000
Rhode Island	19.9% ± 3.3%	33,000	35.1% ± 3.9%	58,000	42% ± 4.1%	70,000	166,000
South Carolina	28.3% ± 4.1%	** 188,000	41.3% ± 4.5%	** 275,000	46.2% ± 4.5%	** 307,000	665,000
South Dakota	17.3% ± 3.4%	20,000	35% ± 4.3%	39,000	39.3% ± 4.4%	44,000	113,000
Tennessee	21.6% ± 4.4%	168,000	38.9% ± 5.2%	** 301,000	44.6% ± 5.3%	** 346,000	775,000
Texas	26.1% ± 3%	** 601,000	39.9% ± 3.3%	** 919,000	45.2% ± 3.4%	** 1,043,000	2,306,000
Utah	16.5% ± 4.7%	32,000	25.4% ± 5.6%	* 50,000	31.4% ± 5.9%	* 62,000	196,000
Vermont	17.9% ± 3.6%	15,000	33% ± 4.4%	28,000	39.2% ± 4.6%	34,000	86,000
Virginia	19.1% ± 3.8%	181,000	31.2% ± 4.5%	295,000	37.1% ± 4.7%	350,000	945,000
Washington	16.5% ± 3.9%	119,000	25.1% ± 4.6%	* 182,000	30.2% ± 4.9%	* 218,000	724,000
West Virginia	20.8% ± 3.2%	74,000	36.5% ± 3.8%	130,000	42% ± 3.9%	150,000	357,000
Wisconsin	16.1% ± 3.2%	* 122,000	26.1% ± 3.9%	* 198,000	32.1% ± 4.1%	* 243,000	758,000
Wyoming	16.7% ± 3.8%	11,000	30.7% ± 4.8%	20,000	38.4% ± 5%	25,000	66,000
United States	19.5% ± 0.5%	7,526,000	33% ± 0.6%	12,750,000	38.9% ± 0.7%	15,041,000	38,649,000

Source: Table prepared by the Congressional Research Service based on data from the March supplement of the Current Population Survey, 2002-2004.

Notes: Even if one qualifies for cost-sharing assistance based on income, that assistance may be precluded by the beneficiary's countable assets, or resources, a topic not addressed in this report. Income is determined based on the definition of countable income for Supplemental Security Income, not by total family income. The Department of Health and Human Services' federal poverty guidelines are used rather than the Census Bureau's federal poverty threshold. The range given for the percentages reflect the 90% confidence interval. These demonstrate that, because the estimates are based on a portion of the entire Medicare population, the estimates are subject to variability. The size of the confidence intervals depends primarily on sample size. The number of beneficiaries is subject to the same kind of variability as the percentage, but the 90% confidence interval is not provided because of space constraints.

* Indicates percentage of beneficiaries is statistically lower than the national rate, at the 90% confidence level.

** Indicates the percentage of beneficiaries is statistically higher than the national rate, at the 90% confidence level.

Source of Data. The state-by-state percentages presented in this report were calculated using the March supplement of the Current Population Survey (CPS). The CPS March supplement is a survey of approximately 99,000 households selected to be demographically representative of the civilian noninstitutionalized population of the United States. The analyses in this report were based on data from the CPS for 2001, 2002 and 2003. The sample sizes available for many states are small, especially when examining a subset of the sample like Medicare beneficiaries over the age of 65. Small sample sizes increase the likelihood that the characteristics of the survey participants differ from the characteristics of the population they are meant to represent, which is known as sampling error. To increase the reliability of state-level estimates, multiple-year estimates were calculated.

Income Defined. In P.L. 108-173, income is counted according to Supplemental Security Income (SSI) eligibility guidelines. As a result, appropriately estimating the number of individuals who may be eligible for assistance under the law requires a more in-depth analysis than simply looking at individuals' or families' reported total income. The estimates of income used in this report were obtained by taking respondents' total income as reported in the CPS and subtracting from it the amounts and types of income specified according to SSI eligibility rules as follows.

Income was divided into two categories — earned income, which consists of the CPS variables for wages and self-employment earnings, and unearned income. The CPS gathers information on 17 types of unearned income. Two of these are not considered income for SSI purposes: education assistance and child support payments.¹ The amount of countable unearned income was reduced by up to \$240 per year (\$20 per month). If that maximum amount was not reached (that is, if unearned income was less than \$240 for the year), then the remainder of the \$240 disregard was subtracted from earned income.² Countable earned income was reduced by an additional \$780 per year (\$65 per month). Once the remaining countable earned income was calculated, if there was any left, half of it was subtracted, and the amount that remained was counted as earned income. The couple's or individual's countable earned and unearned incomes were then added together and compared to the federal poverty guidelines.

Poverty Defined. The poverty *guidelines* are published by the Department of Health and Human Services and are used primarily for determining eligibility for many federal programs, which is why the guidelines are used in this analysis. The poverty *thresholds*, although more commonly used for poverty-related analyses, are a different measure of poverty updated by the Census Bureau, used primarily for statistical purposes. The 2004 poverty *guidelines* for an individual living alone in the 48 contiguous states are \$9,310; for a family of two, the guideline is \$12,490. In Alaska, the guidelines are \$11,630 for an individual living alone and \$15,610 for a family of two. In Hawaii, the guidelines are \$10,700 for an individual living alone and \$14,360 for a family of two.

¹ Child support payments only count as income under SSI when determining eligibility for a child for whom those payments are received.

² SSI, public assistance welfare, disability payments and financial assistance payments are considered unearned income when calculating total income. However, they are excluded when calculating how much of the \$240 disregard a beneficiary will receive. The CPS variable for "financial assistance payments" is assumed to be state or nonprofit assistance.

Table 3. Summary of Prescription Drug Coverage for Low-Income Individuals in Part D, 2006

	Institutionalized^a Dual Eligibles^b	Dual Eligibles with Countable Income^c at or below 100% of Poverty	Noninstitutionalized Dual Eligibles with Countable Income Above 100% of Poverty; Medicare Beneficiaries with Countable Income Below 135% of Poverty Plus Assets Test^d	All Other Medicare Beneficiaries with Countable Income Below 150% of Poverty Plus Assets Test^d
Monthly premium^e	No cost-sharing or premium	\$0	\$0	\$0-\$35
Cost sharing for first \$250 of drug costs (annual deductible)		\$0	\$0	\$50
Cost-sharing for drug costs from \$250 to \$5100 (copayment or coinsurance rate)		\$1/generic or preferred multiple-source drug, ^f \$3 for all others	\$2/generic or preferred multiple-source drug, ^f \$5 for all others	15%
Cost-sharing for drug costs exceeding \$5100 (copayment)		\$0	\$0	\$2/generic or preferred multiple-source drug, ^f \$5 for all others

Source: Congressional Research Service (CRS) Report RL31525, *Beneficiary Cost-Sharing Under the Medicare Prescription Drug Benefit*, by Chris L. Peterson and Jim S. Hahn.

- a. To be considered “institutionalized,” dual eligibles must be an inpatient in a Medicaid-certified medical institution or nursing facility, according to 1902(q)(1)(B) of the Social Security Act, as amended.
- b. “Dual eligibles” are those Medicare beneficiaries who are also enrolled to receive the full benefits of their state’s Medicaid program.
- c. “Countable income” means the amount of income counted for determining eligibility for Supplemental Security Income (SSI), defined in Section 1612 of the Social Security Act, as amended. “Poverty” refers to the federal poverty guidelines published by the Department of Health and Human Services.
- d. The assets test refers to the amount of assets counted for determining eligibility for SSI, defined in Section 1613 of the Social Security Act, as amended. To qualify in the below 135% of poverty category in 2006, countable assets (resources) are limited to \$6,000 for an individual and \$9,000 for a married couple. To qualify in the category below 150% of poverty, countable assets are limited to \$10,000 for an individual and \$20,000 for a couple.
- e. Additional amounts may be required for prescription drug plans with relatively high premiums. The full \$35 premium is an estimate from the Congressional Budget Office (CBO).
- f. A “multiple-source drug” is a covered outpatient prescription drug for which there are two or more drug products rated as therapeutically and pharmaceutically equivalent by the Food and Drug Administration.