# Medicare's "extra help" program helps eligible patients pay less for their prescriptions

Medicare beneficiaries who need prescription medications but are unable to afford them may be eligible for the Medicare Part D Low-Income Subsidy Program. This Social Security Administration program, also known as Extra Help, subsidizes premiums, deductibles, and co-pays that are paid to the prescription drug provider or Medicare Advantage prescription drug plan for people with limited income/resources.<sup>1</sup>

### **ELIGIBILITY IS BASED ON 3 FACTORS<sup>2-4</sup>**

#### Medicare enrollment<sup>2</sup>

Enrollment in a Medicare prescription drug plan is required.

### Limited income/resources<sup>3</sup>

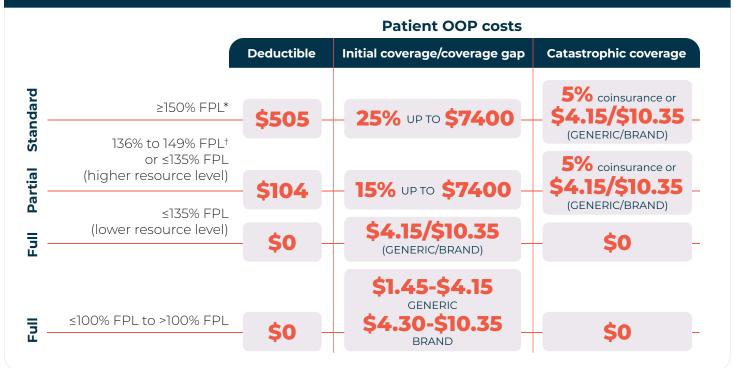
Income/resources must total less than the following to qualify:

Partial subsidy: \$15,160 (single) or \$30,240 (married) **Full subsidy:** \$9090 (single) or \$13,630 (married)

#### Location<sup>4</sup>

Residency in 1 of the 50 states or the District of Columbia is required.

### STANDARD AND LOW-INCOME SUBSIDY BENEFIT LEVELS (2023)<sup>3,5,\*</sup>



FPL=Federal Poverty Limit; OOP=out-of-pocket.

\*Premiums are ~\$400 annually; they vary by plan and are typically calculated as 25.5% of expected Medicare Part D benefits per patient.6 †Premium subsidies include 25% from 146% to 149% FPL; 50% from 141% to 145% FPL; 75% from 136% to 140% FPL.5

# Eligible patients have 3 ways to apply<sup>2</sup>:

### Go to https://www.ssa.gov/extrahelp

Fill out the online Application for Extra Help with Medicare Prescription Drug Plan Costs (Form SSA-1020) or print it and mail the form to the Social Security Administration.

### Call 1-800-772-1213

Request an application or apply directly over the phone.

# Visit a local Social Security Administration office

Find an office via ZIP Code locator at https://secure.ssa.gov/ICON/main.jsp.

### FOR MORE INFORMATION, CHECK OUT THESE HELPFUL RESOURCES:

- Understanding the Extra Help With Your Medicare Prescription Drug Plan brochure at https://www.ssa.gov/pubs/EN-05-10508.pdf
- Extra Help Program eligibility qualifications at https://www.ssa.gov/pubs/EN-05-10508.pdf
- Medicare & You 2023 brochure at https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf

References: 1. Medicare & You 2023. Department of Health and Human Services. Accessed October 19, 2022. https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf 2. Social Security Administration. Understanding the extra help with your Medicare Prescription Drug Plan. Social Security Administration website. Published February 2022. Accessed October 19, 2022. https://www.ssa.gov/pubs/EN-05-10508.pdf 3. Medicare Plan Payment Group, Centers for Medicare & Medicaid Services. 2023 Resource and cost-sharing limits for low-income subsidy. Memo; October 25, 2022. Accessed December 1, 2022. https://www.cms.gov/files/document/lis-memo.pdf 4. Medicare Prescription Drug Benefit Manual Chapter 13 - Premium and cost-sharing subsidies for low-income individuals. CMS. Revised October 2018. Accessed October 24, 2022. https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovContra/Downloads/Chapter-13-Premium-and-Cost-Sharing-Subsidies-for-Low-Income-Individuals-v09-14-2018. pdf 5. Advance notice of methodological changes for calendar year (CY) 2023 for Medicare Advantage (MA) capitation rates and Part C and Part D payment policies. CMS. Published February 2, 2022. Accessed October 24, 2022. https://www.cms.gov/files/document/2023-advance-notice.pdf 6. Part D payment system. Medicare Payment Advisory Commission website. Revised November 2021. Accessed October 19, 2022. https://www.medpac.gov/wp-content/uploads/2021/11/medpac\_payment\_basics\_21\_partd\_final\_sec.pdf

