

» How you may be eligible to get help with your prescription drug costs

This educational resource is designed to help you understand the Medicare low-income subsidy, or “Extra Help,” program.

» What is the Extra Help program?

A US government-funded program that helps people with limited income and resources pay some of their Medicare prescription drug costs. Extra Help offers¹:

- Reduced Medicare Part D plan premiums
- No cost share in the coverage gap or “donut hole”
- Lower drug copayments



To qualify for Extra Help, you must be eligible to enroll in a Medicare Part D plan. You must also be able to document that you meet the limits on income and other financial resources (such as money in a checking or savings account and/or investments). In 2018, these limits are²:

- **For a single person:** Income must be less than \$18,210 with resources less than \$12,600
- **For a married couple:** Income must be less than \$24,690 with resources less than \$25,150

You automatically qualify for Extra Help if

you have Medicare and meet any of the following criteria¹:

- Have full Medicaid coverage
- Receive Supplemental Security Income benefits
- Get help from your state Medicaid program to pay your Medicare Part B premiums in a Medicare Savings Program

If you automatically qualify for Extra Help, Medicare should have notified you with a purple letter. Keep this letter for your records. You do not need to apply for Extra Help if you already received this purple letter.¹ If you are not sure whether you received this purple letter, but think you should have, call Social Security at the number listed below to ask if you automatically qualify for Extra Help.

If you are not already enrolled in a Medicare Part D drug plan, you must join one to use Extra Help.¹



If you do not automatically qualify for Extra Help, you can apply at any time^{1,3}

Apply online
at [socialsecurity.gov/i1020](https://www.socialsecurity.gov/i1020)

Call Social Security
at **1-800-772-1213** (TTY 1-800-325-0778)
to apply by phone or request that a paper application be mailed to your home

What if I have paid for prescriptions but qualify for Extra Help?

If you have paid for prescriptions since becoming eligible for Extra Help, you may be able to get some money back for covered Part D prescriptions. Keep your receipts and call your insurance plan or contact the Medicare Limited Income Newly Eligible Transition Program at **1-800-783-1307** for more information.⁴

➤➤ For more information on Medicare and Extra Help



Contact Medicare
at 1-800-MEDICARE
(1-800-633-4227)



Refer to the **Medicare & You** guide, which is updated annually. It is available at [medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf](https://www.medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf)

Note: Extra Help is not available in Puerto Rico, the US Virgin Islands, Guam, the Northern Mariana Islands, or American Samoa. Available programs vary in these areas. Call your Medicaid office to learn more. Visit [Medicare.gov/contacts](https://www.medicare.gov/contacts), or call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048) to get the phone number.

References

1. Centers for Medicare and Medicaid Services. *Medicare & You 2018*. Baltimore, MD: Centers for Medicare and Medicaid Services; 2017. CMS product no. 10050. 2. Extra Help paying for Medicare prescription drug coverage. Q1Medicare.com website. <https://q1medicare.com/PartD-ExtraHelp-ForMedicarePartD-Costs.php>. Accessed June 20, 2018. 3. Extra Help with Medicare prescription drug plan costs. Social Security Administration website. <https://secure.ssa.gov/i1020/start>. Accessed June 20, 2018. 4. Centers for Medicare and Medicaid Services. Medicare's Limited Income NET Program for people with retroactive Medicaid & SSI eligibility. CMS product no. 11401-P. <https://www.cms.gov/Outreach-and-Education/Outreach/Partnerships/Downloads/11401-P.pdf>. Revised September 2017. Accessed June 20, 2018.

