

Understanding the Medicare Part D Extra Help program and the benefits

Extra Help with Prescription Drugs (Part D Low-Income Subsidy, also known as LIS) is a federal program that helps Medicare beneficiaries with Part D premiums and copays when picking up drugs at the pharmacy.

For those that qualify, the program can reduce:

- **Copayments or coinsurance for prescription drugs**
- **Monthly MAPD or standalone Part D prescription drug premiums**
- **Part D Deductible**
- **Eliminates any Part D penalties for late enrollment**

Here are the income limits for 2023 to qualify for Extra Help:

- **Resources*: limited to \$16,600 for an individual and \$33,240 for a married couple living together**
- **Annual Income: limited to \$21,870 for an individual and \$29,580 for a married couple living together**

**Resources include money in a checking or saving account, stocks, bonds, mutual funds, and Individual Retirement Accounts (IRAs). Resources don't include the member's home, car, household items, burial plot, up to \$1,500 for burial expenses or life insurance policies.*

Members that qualify for Extra Help can reduce the premium in a Medicare Advantage Plan with Part D. They may also reduce their out-of-pocket cost share for medications.

The table below shows what members who qualify for 100% LIS pay for medications:

Deductible	\$0
Generic	\$0/\$1.45/\$4.15
All Brand	\$0/\$4.30/\$10.35

Beneficiaries who qualify for Extra Help get a Special Election Period (SEP) every calendar quarter except during Annual Election Period (AEP). During the last quarter, these beneficiaries must use the AEP election and will become effective January 1.

To learn more about Medicare Part D Extra Help program, and to help your clients apply please visit:

<https://www.ssa.gov/medicare/part-d-extra-help>