

» 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?

Extra Help assists people with limited income and resources with paying for their Medicare prescription drug costs. Extra Help offers^{1,2}:

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



To qualify for Extra Help, you must 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). You may qualify for Extra Help if your assets are below these limits in 2020^{3,4,a}:

- **For a single person:** Income must be less than \$19,140 with resources less than \$14,610
- **For a married couple:** Income must be less than \$25,860 with resources less than \$29,160

^aIncome is based on the federal poverty levels for the 48 contiguous states and the District of Columbia. Alaska and Hawaii have separate poverty guidelines. These amounts may change in 2021.

You automatically qualify for Extra Help if

you have Medicare and meet any of the following criteria⁵:

- Have full Medicaid coverage
- Receive Supplemental Security Income
- 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 will notify you in a purple letter.

Keep this letter for your records. You do not need to apply for Extra Help if you receive this purple letter.⁵

If you are not already enrolled in a Medicare Part D drug plan, you must join one to use Extra Help.⁵



If you do not automatically qualify for Extra Help, you can apply at any time

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

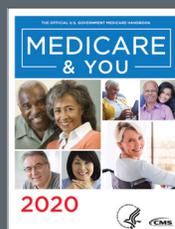
» What if I have not enrolled in a Medicare Part D program but qualify for Extra Help?

If you have paid for prescriptions since becoming eligible for Extra Help, you may be able to get 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.⁶

» 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)

References

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