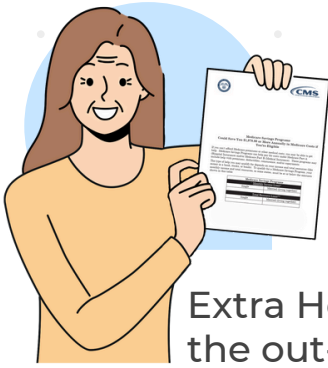


Lowering Part D Costs

WHAT IS EXTRA HELP?

aka the Part D Low-Income Subsidy (LIS)



Extra Help is a federal program that helps pay for some to most of the out-of-pocket costs of Medicare prescription drug coverage.

The Extra Help program offers the following benefits:

Extra Help pays your Part D premium up to a certain amount set by your state. It also lowers the costs of your prescription drugs.

People with Extra Help have more flexibility to change their Part D plans through Special Enrollment Periods throughout the year.

If you delayed Part D enrollment and have a late enrollment penalty, Extra Help eliminates your Part D late enrollment penalty.

Who is eligible for Extra Help?

If you have Medicare only

(in 2026)	Annual income	Assets
Individual	\$24,180	\$18,090
Couples	\$32,700	\$36,100

You are part of Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP)

You automatically qualify for Extra Help without needing to meet eligibility requirements. You will receive a purple notice from CMS stating that no application is necessary.



Your costs: Medicare only or Medicare and an MSP

Premium & Deductible	\$0
Generic copay	\$5.10
Brand-name copay	\$12.65

Your costs: If you have Medicare & Medicaid with or without a Medicare Savings Program (MSP)

Premium & deductible	Income above 100% FPL copay cost	Income below 100% FPL copay cost
\$0	\$5.10 generic \$12.65 brand-name	\$1.60 generic \$4.90 brand-name

How can I apply for Extra Help?

If you don't have Medicaid, SSI, or an MSP, you can apply for the Extra Help program through the Social Security Administration at [ssa.gov](https://www.ssa.gov) or [1-800-772-1213](tel:1-800-772-1213)

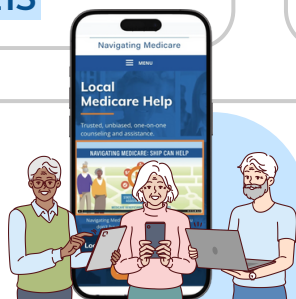
Depending on processes in your state, this application can also screen you for the Medicare Savings Program, which helps pay your Medicare costs.



SHIP

State Health Insurance Assistance Program

shiphelp.org | [877.839.2675](tel:877.839.2675)



Your SHIP can answer questions about Part D cost assistance programs, like Extra Help or State Pharmaceutical Assistance Programs.