



September 2022

# What to do if you no longer automatically qualify for Extra Help with Medicare drug costs

## What's Extra Help?

Getting Extra Help means Medicare helps pay your Medicare drug coverage monthly premium, deductible, and copayments. You **automatically qualify** for Extra Help if one of these situations applies:

- You have both Medicare and Medicaid
- You get help from Medicaid paying your Medicare Part B (Medical Insurance) premiums (which means you belong to a Medicare Savings Program)
- You have Medicare and also get Supplemental Security Income (SSI)

**Note:** You need to join a Medicare drug plan to get Extra Help.

## If I automatically qualify this year, will I qualify next year?

You may no longer qualify for Extra Help if your income and resources changed since last year and you no longer qualify for one of the programs listed above.

You'll get a notice (on gray paper) in the mail along with an application and postage-paid envelope by the end of September if you no longer automatically qualify for Extra Help. Even if you get this notice, you may still qualify for Extra Help. You need to apply to find out. You can apply for Extra Help through Social Security or your state's Medicaid office. If you don't qualify, you'll have to start paying a monthly premium. If you don't make these payments, you may be disenrolled from your drug plan.

If you still qualify for Extra Help but the level you qualify for is changing in 2023, you'll get a notice (on orange paper) in the mail in early October that will show your new copayment amounts. If you don't get a notice from Medicare, you'll get the same level of Extra Help in 2023 that you got in 2022, although your actual copayment amount may change due to yearly adjustments to the Extra Help program. You'll still get a notice from your drug plan letting you know what your 2023 copayments will be.

## What should I do if I don't qualify automatically?

You should **apply** for Extra Help if:

- Your yearly income is \$20,385 or less for an individual, or \$27,465 or less for a married couple living together. Even if your yearly income is higher, you still may qualify if you or your spouse meet one of these conditions:
  - You support other family members who live with you
  - You have earnings from work
  - You live in Alaska or Hawaii
- Your resources are \$15,510 or less for an individual or \$30,950 or less for a married couple living together. Resources include your savings and stocks, but not your home, car, or the value of any life insurance you may have.

**The above amounts are for 2022 and may change in 2023. If your income and resources are slightly higher, you should still apply.**

## How do I apply for Extra Help?

It's free to apply for Extra Help. Apply as soon as possible to make sure you get Extra Help starting January 1, 2023.

There are 3 ways to apply:

1. Visit [secure.ssa.gov/i1020/start](https://secure.ssa.gov/i1020/start) to apply online.
2. Call Social Security at 1-800-772-1213 to apply by phone, get a paper application mailed to you, or make an appointment at your local Social Security office. TTY users can call 1-800-325-0778.
3. Contact your State Medical Assistance (Medicaid) office to apply through your state. Visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone) or call 1-800-MEDICARE (1-800-633-4227) to get the phone number for your local Medicaid office. TTY users can call 1-877-486-2048.

## What if I still don't qualify for Extra Help?

If you don't qualify for Extra Help, check these other options for lowering your prescription drug coverage costs:

- Your state may have programs that can help pay your prescription drug costs. Contact your Medicaid office or State Health Insurance Assistance Program (SHIP) for more information.
  - Visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone) to get your local Medicaid office's phone number.
  - Visit [shiphelp.org](https://shiphelp.org) to get your SHIP's phone number.

## What if I still don't qualify for Extra Help? (continued)

- You may want to switch to a new Medicare drug plan for coverage starting January 1, 2023. See what your costs will be in 2023 for your current plan without the Extra Help. Compare other plans in your area to your current plan to see if you can save money by switching plans.

You can compare plans by visiting [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare). Or, call 1-800-MEDICARE (1-800-633-4227) for help. TTY users can call 1-800-486-2048. You can also call your SHIP for assistance. Visit [shiphelp.org](https://shiphelp.org) for your SHIP's phone number. When you're comparing plans, be sure the plan covers the prescriptions you take. Also see if you can continue to use your same pharmacy to fill prescriptions if using that pharmacy is important to you.

Also, you have an additional opportunity to switch plans from January 1–March 31, 2023. Remember, you can re-apply for Extra Help at any time if your income and resources change.

## For more information

Visit [ssa.gov/prescriptionhelp](https://ssa.gov/prescriptionhelp). You also can call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.

For more information about Medicare drug coverage:

- Read your “Medicare & You” handbook.
- Visit [Medicare.gov](https://www.Medicare.gov).
- Call 1-800-MEDICARE.
- Call your SHIP for free personalized health insurance counseling. Visit [shiphelp.org](https://shiphelp.org) for your SHIP's phone number.

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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