

Medicare's Extra Help Program

Medicare

What's Extra Help?

"Extra Help" is a Medicare program to help people with limited income and resources pay Medicare drug coverage (Part D) costs. **Some people qualify automatically for Extra Help, while others need to apply.**

The Extra Help program can help pay these Medicare drug costs:

- **Premium:** A monthly amount you pay for coverage, whether you get services or not
- **Deductible:** An amount you have to pay for covered services and items each year before Medicare or your plan starts to pay
- **Coinsurance:** A percentage of the cost that you pay

If you get Extra Help in 2025, you'll pay:

- \$0 for your Medicare drug plan premium and deductible
- Up to \$4.90 for each generic drug
- Up to \$12.15 for each brand-name drug
- \$0 for each covered drug once your total out-of-pocket drug costs (including certain payments made on your behalf, like through the Extra Help program) reach \$2,000

You won't have to pay a Part D late enrollment penalty (if you have one) while you get Extra Help.

Note: Extra Help isn't available in Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, or American Samoa. But there are other programs available in those areas to help people with limited income and resources. Contact your State Medical Assistance (Medicaid) office for more information. You can get the phone number for your state Medicaid office by visiting [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu).

Who gets Extra Help automatically?

You'll get Extra Help automatically if you get:

- Full Medicaid coverage
- Help from your state paying your Part B premiums (like from a Medicare Savings Program)
- Supplemental Security Income (SSI) benefits from Social Security

If you get Extra Help automatically, you'll get a notice in the mail that tells you how much you'll pay, and that Medicare will enroll you in a Medicare drug plan (if you don't have one already). Go to page 10 to learn more about official mail you may get about Extra Help.

Your eligibility for Extra Help gets reviewed every year. If you meet the income and resource limits for next year, you'll keep getting Extra Help.

You'll get a new notice if you no longer qualify for Extra Help next year, or if you get moved to a different plan for next year.

If you don't get a notice from Medicare or Social Security, you'll keep your Extra Help and same drug plan for next year.

Note: If you don't automatically qualify for Extra Help next year, you may still be able to save on your Medicare drug costs. You need to apply for Extra Help to find out.

What if I have retiree drug coverage from a former employer or union?

If you have employer or union coverage and you enroll in Medicare drug coverage, you may lose your employer or union coverage (for you and your dependents) even if you qualify for Extra Help. Call your employer's benefits administrator before you enroll in Medicare drug coverage. If you don't want to join a separate Medicare drug plan, call the plan listed in your letter. Tell them you don't want to join a Medicare drug plan (you want to "opt out").

Who can apply for Extra help?

In most cases, to get Extra Help you must have income and resources below a certain limit. These limits may change each year. Even if you don't qualify for Extra Help now, you can reapply for Extra Help at any time during the year if your income and resources change.

Visit [SSA.gov/extrahelp](https://www.ssa.gov/extrahelp) to apply for Extra Help.

Income and resource limits in 2025 for all states (except Alaska and Hawaii) and D.C.

Your situation:	Income limit:	Resource limit:
Individual	\$23,475	\$17,600
Married couple	\$31,725	\$35,130

Income and resource limits in 2025 for Alaska

Your situation:	Income limit:	Resource limit:
Individual	\$29,325	\$17,600
Married couple	\$39,645	\$35,130

Income and resource limits in 2025 for Hawaii

Your situation:	Income limit:	Resource limit:
Individual	\$26,985	\$17,600
Married couple	\$36,480	\$35,130

Note: Even if your yearly income is higher than what's listed above, you may still qualify if you or your spouse support other family members who live with you.

What do states count toward income and resource limits?

What states count toward income limits

Count:	Don't count:
• Alimony • Annuities • Earnings from self-employment • Pensions • Railroad Retirement Board (RRB) benefits • Rental income • Social Security benefits • Veterans benefits • Wages • Worker's compensation	• Assistance from others to pay for household expenses • Disaster assistance • Earned income tax credit payments • Home energy assistance • Housing assistance • Medical treatment and drugs • Scholarships and education grants • Supplemental Nutrition Assistance Program (SNAP) • Victim compensation payments

What states count toward resource limits

Count:	Don't count:
• Cash at home or anywhere else • Money in a checking, savings, or retirement account • Real estate other than the home you live in (your primary residence) • Stocks, bonds, savings bonds, mutual funds	• Burial plot • Furniture • Household and personal items • One car • Up to \$1,500 for burial expenses if you have put that money aside • Your home

Check the publication “Understanding the Extra Help with Your Medicare Prescription Drug Plan” at [SSA.gov/pubs/EN-05-10508.pdf](https://www.ssa.gov/pubs/EN-05-10508.pdf) for more information on income and resource limits.

How do these limits work for married couples?

- If you're married and live with your spouse, **both** of your incomes and resources count, even if only one of you applies for Extra Help.

Note: Married couples living together who both apply for Extra Help through Social Security can use the same application at [SSA.gov/extrahelp](https://ssa.gov/extrahelp).

- If you're married and **don't** live with your spouse, only **your** income and resources count.

What if my marital status changes?

Contact Social Security if your marital status changes in one of these ways:

- Marriage
- Divorce
- Annulment
- Separation (not temporary)
- You and your spouse go back to living together after separating
- Death of spouse (in this situation, the change in your Extra Help may be delayed for one year)

A change in your marital status could affect whether you get Extra Help. Any change will start the month after you report the change to Social Security. Call Social Security to report a change at 1-800-772-1213. TTY users can call 1-800-325-0778.

Note: You can apply for Extra Help and Medicare Savings Programs (MSPs) at the same time. MSPs help with other Medicare costs, like Part B premiums and deductibles. Social Security will send information to your state to start an MSP application unless you tell them not to on the Extra Help application. Learn more about Medicare Savings Programs at [Medicare.gov/medicare-savings-programs](https://medicare.gov/medicare-savings-programs).

What happens once I start getting Extra Help?

If you don't already have a Medicare drug plan, we'll enroll you in one so you can get help with your drug costs.

You'll get a notice in the mail telling you:

- About your new plan. Check if the plan covers the drugs and pharmacies you use. You can pick a different Medicare drug plan if you want.
- That you get Extra Help for the rest of the calendar year. Even if your income changes in the middle of the year, you'll keep getting Extra Help through December 31.

If Medicare enrolls you in a drug plan, we'll mail you a notice letting you know when your coverage begins. Go to page 10 to learn more about notices.

What if Medicare enrolls me in a drug plan that isn't right for me?

If you get Extra Help, you can make changes to your drug coverage once a calendar month. The change will take effect on the first day of the next month.

Note: Most people with Medicare can only make changes to their drug coverage at certain times of the year.

How does my plan find out that I'm getting Extra Help?

In most cases, Medicare will tell your plan that you're getting Extra Help.

Your plan may ask you to prove you get Extra Help. Your plan must accept any of these notices as proof (go to page 10 to learn more about these notices):

- A **purple** notice from Medicare that says you automatically qualify for Extra Help
- A **yellow** or **green** enrollment notice from Medicare

Your plan must also accept **any** of these documents as proof that you get Extra Help:

- An Extra Help "Notice of Award" from Social Security.
- **If you have Supplemental Security Income (SSI):** Your award letter from Social Security that shows you have SSI.

You can also give your plan any of the Medicaid documents below as proof you get Extra Help.

- **Forms that confirm you have Medicaid:**
 - Any document from your state that shows you have Medicaid, like copies of your Medicaid card or your Medicaid award letter
 - Other documents, like a printout from a state electronic enrollment file or screen print from your state's Medicaid system
 - The date you called your state Medicaid agency to confirm your Medicaid coverage, the name and phone number of the state's staff person who confirmed your Medicaid coverage, and the Medicaid eligibility dates confirmed on the call
- **Forms that confirm you have Medicaid and live in a long-term care facility (like a nursing home) or get home- and community-based services:**
 - A bill from the facility, or a copy of a state document showing Medicaid paid for your stay for at least a month
 - A state document that shows you have Medicaid and are getting home- and community-based services
 - Proof from a pharmacy that they billed Medicaid and Medicaid paid

What if I qualify for Extra Help because I have Medicaid, but I can't find proof?

Ask your plan for help. Your plan **must** contact Medicare so we can give them proof that you qualify. It can take up to 2 weeks for Medicare to get proof to your plan. If you need medication right away, tell your plan how many days of medication you have left, and your plan will try to work with Medicare to process your request before you run out.

What if I think I'm paying the wrong amount for my drugs?

You should contact your drug plan if you're getting Extra Help and think you're paying the wrong amount for your drugs. Your plan may ask for proof that you get Extra Help, so they can correct your costs. Check page 6 and this page for examples of proof.

You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. We can confirm you get Extra Help and help you resolve things with your plan.

What if I qualified for Extra Help, but I paid out of pocket for prescriptions because I don't have a Medicare drug plan?

Medicare's Limited Income Newly Eligible Transition (LI NET) Program gives you temporary drug coverage if you qualify for Extra Help, but aren't in a Medicare drug plan yet.

This program:

- Covers all Part D covered drugs
- Has no pharmacy network restrictions
- Makes sure you'll only be charged a reduced copayment for your drugs
- May cover recently filled prescriptions

If you paid too much for prescription drugs since you started getting Extra Help and weren't in a Medicare drug plan, you may be able to get back part of what you paid. Keep your receipts, and call Medicare's LI NET Program at 1-800-783-1307. TTY users can call 711.

What if I don't qualify for Extra Help?

You can apply or reapply for Extra Help at any time, if your income and resources change.

If you don't qualify for Extra Help, you can still choose and join a Medicare drug plan that meets your needs. You'll have to pay the monthly premium, yearly deductible (some plans don't have a deductible), and any copayment or coinsurance for your prescription drugs.

Note: Even if you don't qualify for Extra Help now, make sure you get Medicare drug coverage or other creditable prescription drug coverage when you're first eligible for Medicare, to avoid paying the **lifetime** Part D late enrollment penalty.

Creditable prescription drug coverage is coverage that's expected to pay, on average, at least as much as Medicare drug coverage. This could include drug coverage from a current or former employer or union, TRICARE, Indian Health Service, Department of Veterans Affairs (VA), or individual health insurance coverage.

If you go 63 days or more in a row without Medicare drug coverage or other creditable prescription drug coverage, you may have to pay the Part D late enrollment penalty if you sign up for Medicare drug coverage later. **You won't have to pay a Part D late enrollment penalty while you get Extra Help.** Visit [Medicare.gov/basics/costs/medicare-costs/avoid-penalties](https://www.medicare.gov/basics/costs/medicare-costs/avoid-penalties) to learn more about the Part D late enrollment penalty.

What are my rights if I'm denied Extra Help?

If your application for Extra Help is denied, you have the right to appeal the decision. Social Security will give you a hearing by phone unless you choose a case review. Either way, they'll review the parts of the decision that you believe are wrong and will look at any new information you provide. Social Security may also review the parts you believe are correct. Someone at Social Security who wasn't involved in the first decision will decide your case.

To ask for an appeal, go to [SSA.gov/forms](https://ssa.gov/forms) to get a copy of form SSA-1021 ("Appeal of Determination for Help with Medicare Prescription Drug Plan Costs") and instructions on how to fill it out (form SSA-1021-INST). If you need help filling out this form, you can call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.

If you want to file an appeal, keep in mind:

- You have 60 days to file an appeal.
- Your 60 days start the day after you get a letter from Social Security denying your application. Social Security will assume you got the letter 5 days after the date on it, unless you show them you didn't get it within the 5-day period.
- You can have a lawyer, friend, or someone else help you, as listed on the form.

Are there other ways to lower my drug costs?

If you don't get Extra Help, there may be other ways for you to save on drug costs:

- **Find out if your state offers help with drug costs.** Check State Pharmaceutical Assistance Programs (SPAPs) to see if you qualify. Many states offer some type of coverage to help people with Medicare pay drug plan premiums, copayments, and/or coinsurance. Some SPAPs may require you to get Medicare drug coverage, and then they'll help with the drug costs that Medicare doesn't cover. Visit go.Medicare.gov/spap to find out if your state has an SPAP.
- **Check if the company that makes your drug offers help paying for it.** Many of the major drug manufacturers offer Pharmaceutical Assistance Programs (sometimes called Patient Assistance Programs, or PAPs) for people with Medicare drug coverage. Visit go.Medicare.gov/pap to find out if the manufacturers of the drugs you take offer a PAP.
- Ask your doctor if you can take a generic drug, or a cheaper brand-name drug (if one's available).
- Check costs for mail-order pharmacies. Sometimes using a mail-order pharmacy is cheaper.

What mail might I get about Extra Help?

Here are some of the notices you may get. Visit [Medicare.gov/basics/forms-publications-mailings/mailings/help](https://www.medicare.gov/basics/forms-publications-mailings/mailings/help) for a complete list and sample copies of each notice.

When you...	Medicare will mail you a...
Automatically qualify for Extra Help for any of these reasons: - You have both Medicare and Medicaid. - You're in a Medicare Savings Program (MSP). - You get Supplemental Security Income (SSI) benefits.	Purple "Deemed Status Notice."
Automatically qualify for Extra Help for both of these reasons: - You qualify for Medicare and full Medicaid coverage. - You currently get benefits through Original Medicare.	Yellow "Auto-Enrollment Notice."
Continue to automatically qualify for Extra Help, but you'll have different copayment levels next year.	Orange "Change in Extra Help Copayment Notice."
Qualify for Extra Help for one of the reasons below and you're not in a Medicare drug plan: - You belong to a Medicare Savings Program. - You get SSI. - You applied and qualified for Extra Help.	Green "Facilitated Enrollment Notice."
Already get Extra Help, joined a Medicare drug plan on your own, and your plan's premium is going to change.	Tan "LIS Choosers Notice."
Already get Extra Help and Medicare moved you into a new drug plan for next year for one of these reasons: - The premium for your old plan next year will increase above the regional low-income premium subsidy amount. - Your old plan is leaving the Medicare program.	Blue "Reassign Formulary Notice."
Don't automatically qualify for Extra Help next year.	Gray "Loss of Deemed Status Notice."

For more information

- Visit SSA.gov/extrahelp to apply for Extra Help. If you need help filling out the application, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.
- Visit Medicare.gov/extrahelp to learn more about the Medicare Extra Help program. Or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



Medicare

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.

This product was produced at U.S. taxpayer expense.