

# EXTRA HELP

Extra Help, also known as the Low-Income Subsidy (LIS), is a Medicare program that helps people with limited income and resources pay Medicare drug coverage premiums, deductibles, coinsurance, and other costs.



Starting in 2024, more patients are eligible for Extra Help benefits:

- Eligibility expanded to individuals at or below 150% of the federal poverty level.
- Individuals who qualify will benefit from \$0 deductibles and \$0 premiums.



Individuals **AUTOMATICALLY** qualify for Extra Help if they get:

- Full Medicaid coverage
- Help from their state paying Part B premiums (from the Medicare Savings Program)
- Supplemental Security Income (SSI) benefits through Social Security



Individuals who don't automatically qualify can apply for Extra Help through the U.S. Social Security Administration website.

In 2025, the income and resource limits for the Extra Help program are:

- Individual income limit: \$22,590; resource limit: \$17,220
- Married couple income limit: \$30,660; resource limit: \$34,360

## In 2025, everyone who qualifies for Extra Help will pay:

- \$0 for Medicare drug plan premiums
- \$0 for plan deductibles
- A reduced amount for both generic and brand-name drugs (\$0–\$12.15/script)

Individuals can reapply for Extra Help any time their income and resources change.

### Patients can apply for Extra Help/LIS in the following ways:

- Visit [SSA.gov/extrahelp](https://SSA.gov/extrahelp)
- Visit their local Social Security office
- Call Social Security at [800-772-1213](tel:800-772-1213)

## Extra Help patient examples



Marcus, 75, has been a Medicare Part D beneficiary since turning 65. He is taking a brand-name antipsychotic for bipolar depression.

Marcus is dual eligible because he has both Medicare and Medicaid, and he has an income below 100% FPL. He pays only \$4.80 for his prescription.



Samantha, 65, recently enrolled in a Medicare Part D plan after her birthday. Her doctor prescribed a brand-name medication for her irritable bowel syndrome.

Samantha has limited resources and an income below 150% FPL. Because of the program's expansion of eligibility up to 150% FPL, Samantha now qualifies for full Extra Help and will pay \$12.15 for her prescription.