



Actor portrayals.

Low-Income Subsidy Program: A Medicare Program That May Help

Learn more about how you may be able to save on prescription drug costs if you are eligible for *Extra Help*

This guide reviews the Low-Income Subsidy (LIS) program and describes eligibility requirements, compares the standard prescription drug program benefits with LIS benefits, and provides access to tools and resources for healthcare providers and patients.

Mitsubishi Tanabe Pharma America, Inc. has developed this brochure to explain how the LIS program may be able to help qualified patients with the out-of-pocket costs usually associated with Medicare Part D Prescription Drug Plans. This brochure does not include a complete explanation of the LIS program. Please visit [HHS.gov](https://www.hhs.gov) for more information.



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What does *Extra Help* for prescription drugs mean for me?

Some people who have Medicare may qualify to get added help to pay for their Medicare prescription drug plan (Part D) through the Low-Income Subsidy (LIS) program, also called *Extra Help*. The program is designed to help people with low incomes and limited resources by lowering or eliminating their monthly prescription drug costs. This may include monthly premiums, annual deductibles, and prescription co-payments.

Anyone who qualifies for *Extra Help* will pay¹:

- \$0 for Medicare drug plan premiums
- \$0 for drug plan deductibles
- Reduced co-pays for prescriptions

The Social Security Administration (SSA) estimates *Extra Help* to be worth \$6,200 a year.² **You may qualify for this program without even knowing it**—see the eligibility requirements on the next page to learn more.



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Do I qualify for *Extra Help*?

The guidelines state that you must:

1. Be enrolled in a Medicare Prescription Drug plan.^{2,3}

- *Extra Help* **only** applies to the costs associated with Medicare prescription drug coverage
- There are different programs that may help with other Medicare costs

2. Live in one of the 50 states or the District of Columbia.³

- There are other programs to help pay some Medicare costs if you live in Puerto Rico, US Virgin Islands, Guam, Northern Mariana Islands, or American Samoa
- Programs vary, so call or visit your Medicaid office to learn what other help may be available

3. Have limited income.

- Income limits are based on the federal poverty level (FPL) published each year by the Department of Health and Human Services (HHS)
- People who have incomes below 150% of the FPL and resources at or below the limits for partial benefits are eligible for full benefits under the *Extra Help* program.³ Learn more about the FPL resource limits: <https://www.cms.gov/files/document/lis-memo.pdf>
- Once your total drug costs reach \$2,000 (including certain payments made on your behalf, like through the *Extra Help* program), you'll pay \$0 for each covered drug¹
- To qualify for *Extra Help* in 2025, the annual income limits are \$23,475 for a single person and \$31,725 for married couples^{1*}
- But even if your income is higher, you may still qualify for some help under certain circumstances—for example, if you live in Alaska or Hawaii, or you or your spouse support other family members who live with you³
- Also, some cash payments **don't count** as income: food stamps (Supplemental Nutrition Assistance Program), home energy assistance, and earned income tax payments are just a few exceptions.² Contact the SSA for other exclusions

4. Have limited resources.

- Countable resources include bank accounts and investments (eg, money in a checking, savings, or retirement account; stocks, bonds). Your home, vehicle, furniture, personal possessions, and life insurance policies **don't count** as resources²
- To qualify for *Extra Help*, resources must not total more than \$17,600[†] for a person or \$35,130[†] for a married couple living together²

* Alaska and Hawaii have separate and slightly higher levels.³

† Presumes that the beneficiary has notified the SSA of intent to use some resources for burial expenses (burial exclusion).

How do I get *Extra Help*?

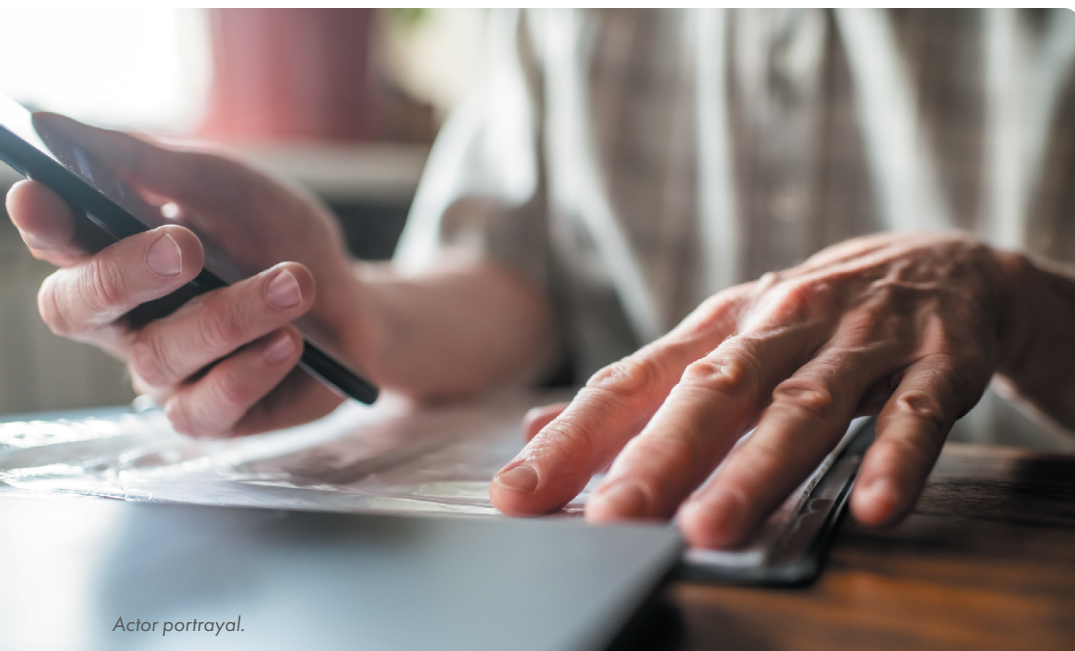
You will also be **automatically enrolled** for *Extra Help* if¹:

- You have both Medicare and Medicaid (also known as “dual eligible”)
- You get Supplemental Social Security Income (SSI) benefits
- You get help paying for Medicare through a Medicare Savings Program

If you have limited income and resources **but do not meet the automatic enrollment requirements**, you may apply for *Extra Help* by submitting an application to the SSA. To determine if you are eligible, the SSA will need your income and resource information.

Documents that may help you prepare include your:

- Social Security card
- Bank account statements (savings, checking)
- Investment account statements (retirement accounts, mutual funds, etc.)
- Tax returns
- Payroll stubs
- Most recent benefits letter/statement (Social Security, Veterans, other)



Actor portrayal.

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What steps do I need to take to apply?

If you have both Medicare and Medicaid (“dual eligible”), have Medicare and receive SSI, or belong to a Medicare Savings Program,* you will get *Extra Help* automatically and do not need to apply.

If you are not eligible for automatic enrollment and want to apply, here are 5 steps to help you prepare:



Identify things you own alone, with your spouse, or with someone else.

- **Do not** include your home, vehicles, burial plots, life insurance policies, or personal possessions



Identify your income from all sources.

- Include wages, Social Security benefits, pensions, and any other sources
- **Do not** include food stamps, energy assistance, or other income exclusions



Gather your records.

- Include bank statements, tax returns, payroll slips, and any other statements or certificates that show your income and resources



Visit the SSA website to review the *Extra Help* application and instructions.

- Go to www.ssa.gov/forms/ssa-1020-ocr-sm-inst.pdf or call the SSA office at **1-800-772-1213** (TTY users should call **1-800-325-0778**) for a paper application
- You can also get an application at your local SSA office



Apply for *Extra Help*.

- Complete the online form, mail a paper application, or complete the application at your local SSA office

*Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary, or Qualified Individual.

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How do I apply?

The SSA will review your application, determine if you qualify, and decide the level of assistance you can receive.

There are several ways to apply:



Online—visit: secure.ssa.gov/i1020/start. This application may be filled out online or completed and mailed to the SSA office. The website includes instructions in multiple languages



By telephone, mailing a paper application, or making an appointment at your local SSA office—call **1-800-772-1213** (TTY users should call **1-800-325-0778**)



Through the State Medical Assistance (Medicaid) office—visit www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu to get the contact information for the state office, or call **1-800-MEDICARE** (1-800-633-4227) and say “Medicaid” to obtain the telephone number (TTY users should call **1-877-486-2048**)

The SSA will verify the financial information you submit with your application with the Internal Revenue Service (IRS). If you are eligible for *Extra Help*, Medicare will notify you and the Part D plan in which you are enrolled.

When should I apply?

You can apply for *Extra Help* at any time. Even if you find that you are not eligible when you first apply, you can reapply if your income and/or resources change.

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How is *Extra Help* changing in 2025?

When you apply for *Extra Help*, the SSA will first determine your eligibility for the program and then the level of assistance for which you qualify. In other words, how much the *Extra Help* program will pay toward your Medicare prescription drug costs is determined by your financial need and eligibility for other government assistance, such as the Medicare Savings Program.

What you will pay with the *Extra Help* program^{3,4}

ALL ELIGIBLE PATIENTS	
Premium: 100% coverage	Deductible: \$0
INCOMES BETWEEN 100%-150% OF FPL	INCOMES ≤100% OF FPL
\$12.15 for brand-name drugs	\$4.80 for brand-name drugs
\$4.90 for generic drugs	\$1.60 for generic drugs

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What if I don't qualify?

If you don't qualify for *Extra Help*, there may be other ways available to help lower your prescription drug costs:

Check for state programs.

- Your state may have programs to help with some of the costs. You can contact your Medicaid office or your State Health Insurance Assistance Program (SHIP) at www.shiphelp.org for more information

Compare Medicare drug plans.

- When selecting a Medicare Part D plan, you can use the Medicare Plan Finder at www.medicare.gov/find-a-plan/questions/home.aspx to compare Medicare drug plans to find a plan with lower costs

Apply for manufacturer assistance.

- You may also find out if the manufacturer that makes your drug offers help paying for it

If you believe that your request for *Extra Help* was incorrectly denied, you **can appeal** the decision. You will need to complete the SSA form "Appeal of Determination for *Extra Help* with Medicare Prescription Drug Plan Costs," which can be found at <https://www.ssa.gov/forms/ssa-1021.pdf>.

Remember, you can also reapply for *Extra Help* at any time if your income and/or resources change.

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Helpful information

Extra Help forms

For the *Extra Help* application and instructions for completion, please see <https://www.ssa.gov/medicare/part-d-extra-help>.

You may also call the SSA at **1-800-772-1213** (TTY **1-800-325-0778**) to apply over the phone or to request an original paper application, or you may apply in person at your local SSA office.

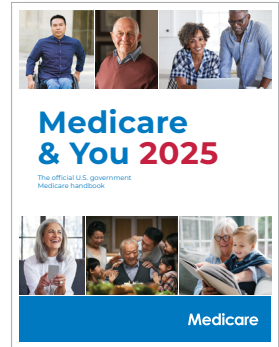
Medicaid information

To find information on Medicaid in any state, visit www.medicaid.gov.

Medicare information

For information on all parts of Medicare, including Part D, *Extra Help*, and the Medicare Savings Programs, please see “Medicare & You 2025,” available at www.medicare.gov/publications/10050-medicare-and-you.pdf.

To receive a print copy of this publication, call **1-800-MEDICARE** (1-800-633-4227); TTY users, call **1-877-486-2048**.



State Health Insurance Assistance Programs (SHIPs)

The State Health Insurance Assistance Program is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. For more information and to find your local SHIP branch, please visit www.shiphelp.org.

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Helpful information (cont'd)

Medicare Part D 2025 Prescription Drug Benefit Low-Income Subsidy Consideration⁴

CATEGORY	FULL BENEFIT DUAL ELIGIBILITY BENEFICIARIES*		NON-FULL BENEFIT DUAL ELIGIBILITY BENEFICIARIES OR OTHER CRITERIA [†]
INCOME ELIGIBILITY	≤100% FPL	>100%–150% FPL	≤150% FPL
RESOURCE LIMITS	Limited by the rules of the qualifying program	Limited by the rules of the qualifying program	≤\$17,220 (individual) ≤\$34,360 (married)
PREMIUM	\$0	\$0	\$0
DEDUCTIBLE	\$0	\$0	\$0
CO-PAYMENT/ CO-INSURANCE	\$1.60 Generic \$4.80 Brand \$0 if institutionalized [‡]	\$4.90 Generic \$12.15 Brand \$0 if institutionalized [‡]	\$4.90 Generic \$12.15 Brand

FPL, federal poverty level.

Note: All resource limits in this chart include the \$1,500 per person burial exclusion.

* Eligible for both Medicare and Medicaid; automatically enrolled for *Extra Help*.

[†] Eligible for Medicare and Medicaid Savings Programs (Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary, or Qualified Individual) or Supplemental Social Security Income.

[‡] Institutionalized or those who would be institutionalized if not receiving home and community-based services.

Contact your health plan representative
or visit [HHS.gov](https://www.hhs.gov) for more information.

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