

Extra Help Program to Save on Drug Costs

What is the Extra Help Program?

If you meet certain income and resource limits, you may qualify for the Extra Help Program (*also known as LIS*) to help pay the costs of Medicare prescription drug coverage and co-pays.

In 2020, prescription costs for most people who qualify for full Extra Help are no more than \$3.60 for each generic and \$8.95 for each brand-name covered drug.

The Extra Help program can also help reduce your monthly prescription plan (Part D) premiums and deductibles, prevent you from falling into the “coverage gap,” and allows you to switch plans throughout the year.

Who qualifies for the Extra Help Program?

In 2020, you should qualify for **full Extra Help** if you have less than \$17,226 in annual income (\$1,435/month) and up to \$9,360 in *countable* resources. If you are married and living together, you may qualify if your combined annual income is less than \$23,064 and you have no more than \$14,800 in *countable* resources.

If your income and/or resources are slightly higher, you may qualify for partial Extra Help. In 2020, you most likely qualify for **partial Extra Help** if you have less than \$19,140 in annual income (\$1,595/month) and/or up to \$14,610 in *countable* resources. If you are married and living together, you may qualify if your combined annual income is less than \$25,860 and/or you have no more than \$29,160 in countable resources.

Countable resources include:

- Money in a checking or savings account
- Stocks, bonds, mutual funds, and IRAs
- Real estate other than your primary residence

Countable resources don't include:

- Your home
- One car
- Furniture and other household/personal items
- Burial plot
- Up to \$1,500 for burial expenses if you have put that money aside



How to apply for the Extra Help Program:

You can apply, or re-apply, for Extra Help at anytime through Social Security by mailing in an application, applying over the phone by calling Social Security at 1-800-772-1213, or online at <http://www.ssa.gov/medicare/prescriptionhelp/>.

Some people automatically qualify for Extra Help. You automatically qualify for Extra Help if you have Medicare and meet any of these conditions:

- Have full Medicaid coverage
- Get help from your state with paying your Part B premiums (Medicare Savings Program)
- Get Supplemental Security Income (SSI) benefits

Even if you automatically qualify this year, you may not automatically qualify for Extra Help next year if you no longer qualify for one of the programs listed above. You'll get a notice (on grey paper) by the end of September if you no longer automatically qualify. Even if you get this notice, you may still qualify, but you need to apply to find out. If your prescription co-pays change, you'll get a notice (on orange paper) in the mail in early October with the new amounts.

Paying the right amount?

If you're not sure if you're paying the right amount, call your drug plan. Your plan may ask you to give information to help them check the level of Extra Help you should get. Get your plan's contact information from your insurance card. You can also go online to <https://www.medicare.gov/plan-compare>.

Can I get money back if I've been paying too much?

If you aren't already enrolled in a Medicare drug plan and paid for prescriptions since you qualified for Extra Help, you may be able to get back part of what you paid. Keep your receipts, and call your plan. Or, you can contact Medicare's Limited Income Newly Eligible Transition (LI-NET) Program at 1-800-783-1307 for more information. TTY users should call 711.

Other ways to lower your prescription drug costs:

- Ask your doctor about less expensive brand-name drugs or generic alternatives.
- Consider using mail-order pharmacies through your Medicare Part D plan.
- Use the Medicare Plan Finder at medicare.gov to compare Medicare drug plans to find a plan with lower costs.
- Find out if the company that makes your drug offers help paying for it.

Local Senior Health Insurance Program (SHIP) Sites:

Champaign Co. Regional Planning Commission: (217) 819-4097

Family Services Senior Resource Center: (217) 352-5100

OSF HealthCare Heart of Mary Medical Center: (217) 337-2778



For more information, or to get assistance in applying, please contact:

Champaign County Health Care Consumers (CCHCC)

44 E. Main St. #208, Champaign, IL 61820

(217) 352-6533



Updated 10/08/2020