



Medicare Part D Extra Help Program

What is the Extra Help Program?

If you are enrolled in Medicare and you have a low income, you can apply to the Medicare Part D Extra Help program. Extra Help is the name of a Medicare program that can help you pay for all or part of your Part D premiums, annual deductible, and co-pays on your prescriptions. It is also called the Medicare Low Income Subsidy (LIS).

Starting January 1, 2024, anyone who qualifies for Extra Help gets a **full subsidy**. Partial subsidies are gone now. A full subsidy pays for most of your costs.



What are the income eligibility guidelines?

You may qualify for the Extra Help Program if your yearly income and resources are below these limits:

- **Single person:** Income less than \$23,475 and resources less than \$17,600 in 2025.
- **Married person living with a spouse and no other dependents:** Income less than \$31,725 and resources less than \$35,130 in 2025.

Things that are not counted as resources include your home, one car, personal items, household items, burial plots, money set aside to pre-pay burial expenses and burial space items up to \$1,500 per person, or life insurance policies.

The income and resource guidelines change every year. The income numbers in this fact sheet are for 2025. New numbers come out in the spring of 2026. The best place to find the newest guidelines is on the web at

<https://www.medicare.gov/basics/costs/help/drug-costs> or call 1-800-MEDICARE.

What gets covered with Extra Help?

Note: a deductible is the amount you have to pay out of pocket before your Medicare Part D prescription drug plan steps in and helps out.

With Extra Help you get:

- Extra Help pays for premiums (your plan's premiums must be lower than the "benchmark" premium which is \$38.99 per month in 2026)
- you do not have a deductible
- your prescription co-pays are no more than \$4.90 for each generic drug you get or \$12.15 for each brand name covered drug you get in 2025.
- there is no coverage gap



Who can get Extra Help?

Some people automatically get Extra Help. If you are on Medicare Part D now and are in one of the following groups, you should already be signed up for the Extra Help program:

- Dual Eligibles. This means that you get Medicare Part A and/or Part B and you also get some Medical Assistance.
- On a Medicare Savings Program (QMB, SLMB, QI). See our fact sheet [Medicare Savings Programs](#).
- Getting SSI

If you are in 1 of these groups and are NOT getting Extra Help, contact the Social Security Administration and apply right away.

You can also get Extra Help if you are on Medicare Part D now and meet the income eligibility rules.

How do I apply for Extra Help?

You can apply for Extra Help any time. Apply through the Social Security Administration or the State Medicaid office.

You can apply by phone or have an application mailed to you.

Call: 1-800-772-1213

TTY 1-800-325-0778



To apply online go to: <https://www.ssa.gov/medicare/part-d-extra-help>.

Fact Sheets are legal information NOT legal advice. See a lawyer for advice.

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