



How To Get Extra Help

If you're on **Medicare** and need **Extra Help** paying for **prescription drug costs**, you may qualify for the **Extra Help program** (also known as the **Low-Income Subsidy, or LIS**). This program helps reduce the costs of Medicare Part D — including **premiums, deductibles, and co-pays**.

✓ How to Qualify for Extra Help

To be eligible in 2025, you generally must:

- Be enrolled in **Medicare Part A and/or Part B**
- Live in the **United States**
- Have **limited income and resources**

Income Limits (2025 Estimate)

- **Single:** Up to about **\$1,903/month**
- **Married couple:** Up to about **\$2,575/month**

These numbers can vary slightly depending on the state and specific eligibility tier.

Resource Limits (Savings, Investments, etc.)

- **Single:** Up to about **\$17,220**
 - **Married couple:** Up to about **\$34,360**
-

💡 How to Apply for Extra Help

There are **4 main ways** to apply:

1. **Online** through the Social Security Administration:
<https://www.ssa.gov/extrahelp>
 2. **By Phone:**
Call **Social Security** at **1-800-772-1213**
 3. **In Person:**
Visit your **local Social Security office**
 4. **Through a Medicaid office or State Health Insurance Assistance Program (SHIP)**
-

📝 What You'll Need to Apply



- Social Security number
 - Financial info (income sources, savings, investments)
 - Medicare number (on your red, white, and blue card)
 - Housing and other expense details
-



What Extra Help Covers

If approved, Extra Help can:

- Pay **Part D monthly premiums** (up to a benchmark amount)
- Eliminate or reduce the **Part D deductible**
- Lower the **cost of each prescription**
- Provide **continuous coverage** (you won't enter the coverage gap/"donut hole")