

EXTRA HELP is a federal program that lowers your Medicare prescription drug coverage:

- Part D monthly premiums
- Deductibles
- Co-insurance

You can apply anytime for Extra Help before or after you enroll in a Medicare Part D plan or a Medicare Advantage Plan.

You may qualify if you have limited income and assets.

See income/asset chart inside of brochure.

If you qualify for Extra Help, you'll pay:

\$0 for your Medicare drug plan premium and deductible.

A reduced amount for both generic and brand name drugs.

There is a \$20 income disregard (Factored into the income limits) that the Social Security Administration automatically subtracts from your monthly unearned income.



Senior Health Insurance Information Program

Call 1-800-224-6330

VISIT:

Medicare Savings Program

<https://access.arkansas.gov/Learn/Home>

Extra Help

<https://www.ssa.gov/medicare/part-d-extra-help>

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SHIP
State Health Insurance
Assistance Program

2025 Medicare EXTRA HELP



The Medicare Part D Low Income Subsidy, sometimes referred to as (LIS) or Extra Help assists people with limited incomes and resources when paying for their prescriptions.

Call Arkansas Senior Health Insurance Information Program (AR SHIIP)

1-800-224-6330

Low-Income Subsidy (LIS)/Extra Help (2025) - 48 STATES + DC

Beneficiary Group	Annual Income Eligibility Requirement	Monthly Income Eligibility Requirement	Asset Eligibility Requirement	Need to apply for LIS?	Monthly Premium	Annual Deductible	Copay/Coinsurance Plan's Formulary Drugs
Full-Benefits Duals: Institutionalized or receiving Home and Community-based Services	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	No, receive it automatically	No	No	None
Full-Benefit Duals: income ≤ 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	<i>Copay: \$1.60 generic/\$4.80 brand Catastrophic Copay: \$0</i>
Full-Benefit Duals: income > 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	<i>Copay: \$4.90 generic/\$12.15 brand Catastrophic Copay: \$0</i>
Non-duals: income ≤ 135% FPL	Single: \$20,331/\$20,571* Couple: \$27,594/\$27,834*	Single: \$1,695/\$1,714* Couple: \$2,300/\$2,320*	Single: \$16,100/\$17,600** Couple: \$32,130/\$35,130**	No, if receiving SSI; otherwise, yes	No	No	<i>Copay: \$4.90 generic/\$12.15 brand Catastrophic Copay: \$0</i>
Non duals with income between 135-150% FPL	Single: \$22,590/\$22,830* Couple: \$30,660/\$30,900*	Single: \$1,883/\$1,903* Couple: \$2,555/\$2,575*	Single: \$16,100/\$17,600** Couple: \$32,130/\$35,130**	Yes	No	No	<i>Coinsurance: 0% Catastrophic Copay: \$4.90 generic/\$12.15 brand</i>

* Income amounts reflect threshold without/with the \$20 monthly income disregard (annually = \$240); income is rounded to the nearest whole dollar.

** Asset limits include amount without/with \$1,500/person burial allowance.

Income Levels Source: <https://aspe.hhs.gov/poverty-guidelines>

Asset/Resource Levels: <https://www.cms.gov/files/document/lis-memo.pdf>

Part D Cost-Sharing Source: <https://www.cms.gov/files/document/2024-announcement-pdf.pdf>