



Extra Help (Low-Income Subsidy) – Help with Drug Costs

Extra Help is a federal program that lowers Medicare Part D prescription costs for people with limited income and resources. Many who qualify pay little or nothing for plan premiums and much lower drug copays.

What Extra Help Can Cover (2026)

- Part D plan premium — often \$0 if your plan's premium is at or below the regional benchmark
- Deductible — typically \$0 under Extra Help
- Drug copays — often no more than \$5.10 generic / \$12.65 brand per fill
- No coverage gap — Extra Help helps you avoid the usual Part D cost phases

2026 Income & Resource Limits (48 States)

- Income: up to about \$23,940/year single (\$1,995/mo) or \$32,460/year couple (\$2,705/mo)
- Resources: up to \$18,090 single / \$36,100 couple (includes burial allowance)
- Home you live in, one vehicle, and personal belongings usually do not count
- Limits can change yearly — apply even if you are close; SSA applies disregards

You May Already Have Extra Help Automatically

- Full Medicaid + Medicare (full dual eligible)
- A Medicare Savings Program (QMB, SLMB, or QI) — often auto-enrolls you
- Supplemental Security Income (SSI)
- If none of these apply, you can still apply directly with Social Security

IMPORTANT

- Extra Help is separate from Medicare Savings Programs — you can have one, both, or neither.
- Qualifying for Extra Help can also open a Special Enrollment Period to change Part D or Advantage plans.
- Always confirm current limits with SSA or Medicare.gov — figures update each year.

Simple Action Steps

1. Check whether you already have Medicaid, an MSP, or SSI.
2. Estimate yearly income and countable resources (not your home).
3. Apply online at ssa.gov/extrahelp or call Social Security at 1-800-772-1213.
4. After approval, review your Part D or Advantage plan for a better fit.
5. Call HUGS — we can help you see if Extra Help fits and how it changes drug costs.

HOW HUGS CAN HELP

We help you understand Extra Help eligibility, connect it to your Part D or Advantage plan, and use any SEP that opens so your drug costs stay as low as possible. At HUGS we have no greater joy than to hear that our clients are walking with confidence.