

# Extra Help with Part D Drug Costs



Medicare beneficiaries can qualify for Extra Help (from Social Security) with their Medicare prescription drug plan costs. To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 States or the District of Columbia. Apply at [SSA.gov](http://SSA.gov) **NOTE:** Income limits based on 2015 FPL, 2016 income limits expected late January 2016

	<b>100% FPL</b> \$981 Individual \$1,328 Couple <b>Full Medicaid</b> Full Premium Subsidy	<b>Medicare Savings Program</b> Resources/Asset Limit \$7,280 Individual \$10,930 Couple <b>(QMB, SLMB, QI)</b> Full Premium Subsidy	<b>135% FPL</b> \$1,324 Individual \$1,792 Couple Resources/Asset Limit \$8,780 Individual \$13,930 Couple <b>Medicare Only</b> Full Premium Subsidy	<b>135% FPL</b> \$1,324 Individual \$1,792 Couple Resources/Asset Limit \$13,640 Individual \$27,250 Couple <b>Medicare Only</b> Full Premium Subsidy	<b>150% FPL</b> \$1,471 Individual \$1,991 Couple Resources/Asset Limit \$13,640 Individual \$27,250 Couple <b>Medicare Only</b> Partial Premium Subsidy
Monthly Part D Premium	\$0	\$0	\$0	\$0	<b>Sliding scale</b> 136-140% = 75% premium subsidy 146-149% = 25% premium subsidy 141-145% = 50% premium subsidy
Annual deductible	\$0	\$0	\$0	\$74	\$74
Copay or Coinsurance	\$1.20 / \$3.60 Copay	\$2.95 / \$7.40 Copay	\$2.95 / \$7.40 Copay	15% Coinsurance Up to \$4850 out-of-pocket cost	15% Coinsurance Up to \$4850 out-of-pocket cost
Catastrophic coverage	N/A	N/A	N/A	\$2.95 / \$7.40 Copay After \$4,850 out-of-pocket cost	\$2.65 / \$6.60 Copay After \$4,850 out-of-pocket cost

**NOTE:** Income limits based on 2015FPL: 100% FPL = \$11,770 for an individual annually & \$15,930 for a couple annually **NOTE:** Resource Limits unchanged for 2016

Reference: HI 03030 2016 Resource Limits for Subsidy Eligibility: <https://secure.ssa.gov/poms.nsf/lnx/0603030025>

Reference 2016 Part D: <http://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Downloads/PartDandMABenchmarks2016.pdf>

Reference: SSA POMS HI 03001.005 2015 & 2016 Medicare Part D Extra Help <https://secure.ssa.gov/poms.nsf/lnx/0603001005>

Reference: HHS.gov Federal 2015 Poverty Level Guidelines <https://aspe.hhs.gov/2015-poverty-guidelines>