

Your Patients Who Struggle To Afford Their Medicare Part D Prescription Drug Costs Could Pay Less With Extra Help¹



Extra Help reduces Part D premiums and cost-sharing for eligible patients who have limited income and resources¹



Extra Help is now available to more people

- In 2024, the program expanded, making it one of several reforms intended to make prescription drug costs more affordable and accessible for eligible patients enrolled in Medicare Part D²
- Extra Help extended full benefit eligibility to an estimated 300,000 patients with annual household income at or below 150% of the federal poverty level (FPL)^{3*}



You may have patients who may benefit from Extra Help but have not enrolled

- In 2026, nearly 1 in 4 Medicare Part D enrollees received Extra Help⁴
- However, despite expanded eligibility for Extra Help beginning in 2024, millions of Medicare beneficiaries who may qualify for the program remain unenrolled²



How can patients get Extra Help?

Some patients automatically qualify for Extra Help and do not need to apply, including those enrolled in Medicaid, a Medicare Savings Program, or Supplemental Security Income (SSI).^{1†}

Patients who do not automatically qualify must apply to determine whether they are eligible for Extra Help.¹



You can help educate patients about the availability of Extra Help and encourage them to apply, if appropriate

What patients pay under Extra Help in 2027^{1,5:}

Part D premiums	Part D deductible	Brand prescription copays	Generic prescription copays
\$0	\$0	\$0 - \$14.40	\$0 - \$5.80

Income and resource limits[‡]:

To be eligible for Extra Help, patients must have annual household income and resources below certain maximum limits. The limits are subject to change annually.¹

Size of household	Income ^{6§}	Resources ^{6¶}
1	\$23,475	\$18,090
2	\$31,725	\$36,100

^{*}Until 2024, patients with annual household income between 135% and 150% of the FPL who qualified for Extra Help received partial benefits.⁷

[†]Some individuals receive help from their state Medicaid program to pay their Medicare Part B premium.

[‡]Represents less than 150% of the FPL based on published numbers for 2026. FPL is updated annually by the US Department of Health and Human Services in mid-late January and is used to determine financial eligibility for certain federal programs. The FPL is based on household income and size and is adjusted for inflation each year.^{8,9}

[§]Items that count toward the income limit for Extra Help eligibility include Social Security benefits, Veterans' benefits, pensions, alimony, rental income, wages, workers' compensation, and income from self-employment. The following are not included in income calculations: food stamps, housing or home energy assistance, earned income tax credit payments, scholarships, or education grants.⁶

[¶]Items that count toward the resource limit for Extra Help eligibility include bank accounts, stocks, bonds, and some types of property. The following are not included in resource limit calculations: primary home, vehicles, personal possessions, life insurance, or burial expenses.⁶



Patients can apply for Extra Help in several ways



Visit [SSA.gov/extrahelp](https://ssa.gov/extrahelp)

- To apply, **patients must fill out the application for Extra Help** with Medicare Prescription Drug Plan Costs (Form SSA-1020)
- Patients can **submit the form online or print and mail** the completed application and documentation to the Social Security Administration



Call 1-800-772-1213

Patients can call the Social Security Administration to request an application **or** apply directly over the phone. Representatives are available to assist Monday–Friday, 7 AM–7 PM ET



Go to a local Social Security Administration office to apply in person



For more information, patients can access these resources by scanning the QR codes:



Medicare

[medicare.gov/basics/costs/help/drug-costs](https://www.medicare.gov/basics/costs/help/drug-costs)



State Health Insurance Assistance Program (SHIP)

Visit www.shiphelp.org or call 1-877-839-2675 to request the number of the local SHIP



Medicare & You handbook

[medicare.gov/medicare-and-you](https://www.medicare.gov/medicare-and-you)

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References: 1. Medicare.gov. Help with drug costs. Accessed July 1, 2026. <https://www.medicare.gov/basics/costs/help/drug-costs> 2. Centers for Medicare & Medicaid Services. Medicare Advantage and Medicare prescription drug programs to remain stable in 2024. September 26, 2023. Accessed July 1, 2026. <https://www.cms.gov/newsroom/press-releases/medicare-advantage-and-medicare-prescription-drug-programs-remain-stable-2024> 3. Centers for Medicare & Medicaid Services. Anniversary of the Inflation Reduction Act: update on CMS implementation. August 16, 2023. Accessed July 1, 2026. <https://www.cms.gov/newsroom/fact-sheets/anniversary-inflation-reduction-act-update-cms-implementation> 4. Medicare Part D enrollment, premiums, and cost sharing in 2026. Kaiser Family Foundation. June 11, 2026. Accessed July 1, 2026. <https://www.kff.org/medicare/medicare-part-d-enrollment-premiums-and-cost-sharing-in-2026/> 5. Centers for Medicare and Medicaid Services. Announcement of calendar year (CY) 2027 Medicare Advantage (MA) capitation rates and Part C and Part D payment policies. April 6, 2026. Accessed July 1, 2026. <https://www.cms.gov/files/document/2027-announcement.pdf> 6. Social Security Administration. Understanding the Extra Help with your Medicare prescription drug plan. January 2026. Accessed July 1, 2026. <https://www.ssa.gov/pubs/EN-05-10508.pdf> 7. The Boards of Trustees of the Federal Hospital Health Insurance and Federal Supplementary Medical Insurance Trust Funds. 2023 annual report. March 31, 2023. Accessed July 1, 2026. <https://www.cms.gov/oact/tr/2023> 8. Social Security Administration. HI 03020.055 income limits for subsidy eligibility. Accessed July 1, 2026. <https://secure.ssa.gov/poms.nsf/lnx/0603020055> 9. Federal Register. Annual update of the HHS poverty guidelines. January 15, 2026. Accessed July 1, 2026. <https://www.govinfo.gov/content/pkg/FR-2026-01-15/pdf/2026-00755.pdf>



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