

Do You Have Medicare Part D?

You May Be Eligible for Medicare Extra Help With Prescription Drug Costs

Here's what you should know.

What Is Extra Help?

Extra Help is a program to help eligible people pay Medicare Part D prescription drug costs, including premiums, deductibles, and coinsurance.^{1,2}

What Do People Enrolled in Extra Help Pay?^{1*}

People enrolled in Extra Help pay:

NO monthly premium

NO annual deductible

How Much Will I Pay for My Medicine?[†]



\$12.15

per brand name
prescription drug



\$4.90

per generic
prescription drug

Are There Income and Asset Limits for Extra Help?^{1,3}

Below are the Medicare Extra Help income and resource limits for 2025 that the Social Security Administration uses to determine eligibility.

You can consider applying for Extra Help if you are below these thresholds for income and assets:

	Income	Assets
Single	\$23,475	\$17,600
Married	\$31,725	\$35,130

*No more than \$2000 in out-of-pocket costs for the entire year

†Rates apply when filling a prescription at one of your plan's participating pharmacies.



Am I Eligible for Extra Help?^{4‡}



You must

be enrolled in a Medicare prescription drug plan to get Extra Help



You must

live in 1 of the 50 states or the District of Columbia



You must

have limited income and resources that meet the eligibility requirements

If you are interested in applying for Extra Help, don't wait.

How Do I Apply?⁵



Online

Visit the Social Security Administration website at ssa.gov



In Person

Visit your local Social Security office.



By Phone

Call the Social Security Administration at 1-800-772-1213 to start the application process or request a paper application.

For more information about Extra Help:

Call Social Security at 1-800-772-1213 or visit ssa.gov

Call 1-800-MEDICARE (1-800-633-4227) or visit medicare.gov

[‡]When you apply for Extra Help, the Social Security Administration will determine your eligibility for the program and whether you qualify for assistance.

REFERENCES

1. Centers for Medicare & Medicaid Services. Help with drug costs. Accessed February 4, 2025. <https://www.medicare.gov/basics/costs/help/drug-costs> 2. Social Security Administration. Program Operations Manual System (POMS). Accessed January 30, 2025. <https://secure.ssa.gov/poms.nsf/%20Inx/0603050015> 3. Norris L. How the Inflation Reduction Act has improved Medicare prescription drug coverage. [Medicareresources.org](https://www.medicareresources.org/blog/how-the-inflation-reduction-act-could-affect-your-2024-medicare-part-d-prescription-drug-coverage/). January 17, 2025. Accessed February 18, 2025. <https://www.medicareresources.org/blog/how-the-inflation-reduction-act-could-affect-your-2024-medicare-part-d-prescription-drug-coverage/> 4. Social Security Administration. What you need to know about Extra Help with Medicare prescription drug plan costs. Accessed February 7, 2025. <https://www.ssa.gov/benefits/assets/materials/medicare/StateManual.pdf> 5. Social Security Administration. Understanding the Extra Help with your Medicare prescription drug plan (January 2025). Accessed February 4, 2025. <https://www.ssa.gov/pubs/EN-05-10508.pdf>

