

Medicare Part D Extra Help: What You Need to Know



If you're 65 or older and have a limited income, you may be eligible for the Medicare Part D Extra Help program.

What is Extra Help?

Extra Help covers some Part D prescription drug plan costs, including premiums, deductibles, and copayments.

Most people who qualify for Extra Help will pay:



No premiums for their drug plan



No deductibles



No more than \$11.20 for each brand-name drug the plan covers and \$4.50 for generic



No copayments once total out-of-pocket drug costs reach \$8,000

Extra Help also offers:

- No penalty for late enrollment in Medicare Part D
- Eligibility for a Special Enrollment Period once during each of the first three quarters and again during the annual Medicare Open Enrollment Period (Oct. 15 - Dec. 7), when you can enroll in a Part D plan or change your coverage
- Possible auto-enrollment in a Medicare Savings Program

How do I know if I qualify for Extra Help?

To be eligible for Extra Help, you must meet three basic requirements:

1. Have Medicare Part A and/or Part B
2. Live within the U.S. (50 states or Washington, D.C.)
3. Meet income and resource guidelines

2024 Income Limits



Individual: Less than **\$1,883**



Couple: Less than **\$2,555**

Resource Limit (stocks, bonds, checking, savings, retirement accounts)



Individual: Less than **\$17,220**



Couple: Less than **\$34,360**

You automatically qualify for Extra Help if you:

- Are enrolled in both Medicaid and Medicare
- Receive Supplemental Security Income
- Are enrolled in (or qualify for) a Medicare Savings Program

Where can I learn more?

We're here to help! Visit or call today to see if you may be eligible for Medicare Part D Extra Help.

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national council on aging. [BenefitsCheckUp.org](https://www.BenefitsCheckUp.org)



Helpline

1-800-794-6559

Monday - Friday

8 a.m. - 7 p.m. ET

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