

The Niagara County HIICAP program provides confidential unbiased information, counseling and assistance with up to date information about Medicare and most other insurances. Our Counselors are trained to assist you with your health insurance questions and problems.

This Month's topic is Extra Help Program (LIS Low Income Subsidy Program)

You may qualify for Extra Help to pay for the costs of your prescription drugs through Medicare's Part D Low Income Subsidy. Beneficiaries with Medicare who have limited income and assets may qualify for Extra Help with the costs of their Medicare Part D prescription drugs. This program is also known as LIS, or the Part D Low Income Subsidy. The Social Security Administration (SSA) and the Centers for Medicare & Medicaid Services (CMS) work together to provide the benefit. Some people get Part D Extra Help automatically. These include people who are enrolled in both Medicaid and Medicare (often called dual eligible), those receiving Supplemental Security Income (SSI), and those who qualify for a Medicare Savings Program. If you receive benefits from these programs, you do not need to apply for Extra Help.

Anyone else who is not already enrolled in the benefits noted above must apply to Social Security to receive Extra Help. The amount of Extra Help you receive depends on your income and resources. You will receive either a full-subsidy or a partial-subsidy. Most people who qualify for Extra Help will pay: no premiums, no deductibles (unless receiving the partial subsidy), and no more than \$9.20 in 2021 for each drug their plan covers.

In addition to lower out-of-pocket costs, beneficiaries with Extra Help have the following protections:

- A quarterly Special Enrollment Period (one time every three months between January - September + once during Annual Open Enrollment) to join or switch Medicare Part D drug plans during the year. These opportunities allow people who get Extra Help to not wait for the Annual Open Enrollment Period (Oct. 15 – Dec. 7) to change plans. Any plan changes made outside the Annual Open Enrollment Period will become valid for the following month. This is especially helpful to seniors/adults with disabilities who may need to begin medications that are not on their current plan's formulary (approved drug list).
- No Part D late enrollment penalty even if you enroll late (that is, after you were first eligible to join a Part D plan and did not have other drug coverage).

Extra Help Income and Asset Limits 2021 for people with Medicare

Full Extra Help income limit is \$1,469 single, or \$1,980 for a married couple, and asset limit is \$9,470 single and \$14,960 for a married couple. Asset limits include \$1500 per person for burial expenses. Limits are higher for each additional relative living with you for whom you are responsible.

Partial Extra Help income limit is \$1,630 single, or \$2,198 for a married couple, and asset limit is \$14,790 single or \$29,520 for a married couple. Asset limits include \$1500 per person for burial expenses. Limits are higher for each additional relative living with you for whom you are responsible.

If you think you or someone you know may be eligible for Extra Help, contact the Social Security Administration at 1-800-772-1213, or go online to the [myBenefits.ny.gov](https://www.myBenefits.ny.gov) website. If you have any questions contact the Niagara County HIICAP Program at 716-438-3030 for further assistance. Call the HIICAP Program today for more information about Medicare options and cost assistance programs at 716-438-3030.