

Extra Help income and asset limits 2018

Extra Help (also called the Low-Income Subsidy) is a federal program that helps Medicare beneficiaries pay for some or most of the costs of Medicare Part D prescription drug coverage.

There are two types of Extra Help: partial Extra Help and full Extra Help. Use these income limits to screen clients to see if they are eligible for Extra Help.

Partial Extra Help 2018 income limits

Single	Couple
Up to \$1,538/month	Up to \$2,078/month

Partial Extra Help 2018 asset limits

Single	Couple
Up to \$14,100	Up to \$28,150

Full Extra Help 2018 income limits

Single	Couple
Up to \$1,386/month	Up to \$1,872/month

Full Extra Help 2018 asset limits

Single	Couple
Up to \$9,060	Up to \$14,340

Applying for Extra Help

TEXANS SHOULD APPLY THRU TEXAS HEALTH AND HUMAN SERVICES!

Apply for Extra Help through the ~~Social Security Administration (SSA)~~ at www.ssa.gov. Fill out the entire application and confirm with your client that the information is accurate so that they get the benefits for which they qualify.

Even if your client's income or assets are above the eligibility limits, they could still qualify for Extra Help because certain types of income and assets may not be counted.

Note: Beneficiaries who are already enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP) will get Extra Help automatically.

Extra Help income and asset limits 2018



Partial Extra Help costs

- Monthly premium depends on income
- \$83 deductible or plan's deductible, whichever is cheaper
- 15% coinsurance or plan copay, whichever is cheaper (up to \$5,000 out-of-pocket)
- After \$5,000 in out-of-pocket drug costs, copay of \$3.35 for generic drugs and \$8.35 for brand-name drugs, or 5% coinsurance, whichever is greater



Full Extra Help costs

- No monthly premium for plans with premium below state's benchmark amount
 - Benchmark amount varies by state
- \$3.35 copay for generic drugs
- \$8.35 copay for brand-name drugs
- No copay after \$5,000 in out-of-pocket drug costs

If a beneficiary's application for Extra Help is denied, or they disagree with the award (for instance, they think that they should receive full Extra Help but they were only awarded partial Extra Help), they can appeal to SSA by following instructions on the decision notice they receive. A beneficiary should request a hearing with SSA within **60 days** of receiving the initial decision notice. They will have the opportunity to submit information about why they qualify when they appeal.