

Medicare Beneficiary can receive EXTRA HELP based on income and resources:

- ✓ Medicare Beneficiaries may qualify for either FULL or PARTIAL Subsidy
- ✓ Medicare Beneficiaries should review eligibility and coverage chart for details

Extra Help will cover:

- ✓ Premiums
- ✓ Deductibles (unless receiving the partial subsidy)
- ✓ Co-insurance

Beneficiaries who qualify for EXTRA HELP may have lower out-of-pocket costs.

Enrollment Period:

- ✓ Initial Enrollment
When you first become eligible
- ✓ Open Enrollment
October 15-December 7
- ✓ Medicare Advantage
January 1-March 31
- ✓ Special Enrollment
January—September*

*During this time recipients may join or switch their Part D drug plan. This is helpful for Medicare beneficiaries who has changes in their medications which are not currently on their approved drug list.



**Senior Health Insurance
Information Program**

Call 1-800-224-6330



VISIT:

Medicare Savings Program

www.access.arkansas.gov

Extra Help

www.ssa.gov/medicare/prescriptionhelp

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2022 Medicare EXTRA HELP



The Medicare Part D Low Income Subsidy, sometimes referred to as (LIS) or Extra Help assists people with limited incomes and resources when paying for their prescriptions.

Call Arkansas Senior Health Insurance Information Program (AR SHIIP)

1-800-224-6330

Extra Help Coverage Chart



Full Low-Income Subsidy (LIS)/Extra Help (2022) - 48 STATES + DC

Beneficiary Group	Annual Income Eligibility Requirement	Monthly Income Eligibility Requirement	Asset Eligibility Requirement	Need to apply for LIS?	Monthly Premium	Annual Deductible	Copay/Coinsurance Plan's Formulary Drugs
Full-Benefits Duals: Institutionalized or receiving Home and Community-based Services	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	No, receive it automatically	No	No	None
Full-Benefit Duals: income ≤ 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	Copay: \$1.35 generic /\$4.00 brand Catastrophic Copay: \$0
Full-Benefit Duals: income > 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	Copay: \$3.95 generic/\$9.85 brand Catastrophic Copay: \$0
Non-duals: income ≤ 135% FPL <u>AND</u> lower asset levels	Single: \$18,347/\$18,587* Couple: \$24,719/\$24,959*	Single: \$1,529/\$1,549* Couple: \$2,060/\$2,080*	Single: \$8,400 /\$9,900** Couple: \$12,600/\$15,600**	No, if receiving SSI; otherwise, yes	No	No	Copay: \$3.95 generic/\$9.85 brand Catastrophic Copay: \$0

Partial Low-Income Subsidy (LIS)/Extra Help (2022) - 48 STATES + DC

Beneficiary Group	Income Eligibility Requirement	Monthly Income Eligibility Requirement	Asset Eligibility Requirement	Need to apply for LIS?	Monthly Premium	Annual Deductible	Copay/Coinsurance Plan's Formulary Drugs
Non duals with income ≤ 135% FPL <u>AND</u> assets between lower and higher limits	Single: \$18,347/\$18,587* Couple: \$24,719/\$24,959*	Single: \$1,529/\$1,549* Couple: \$2,060/\$2,080*	Single: between \$8,400/\$9,900 - \$14,010/\$15,510** Couple: between \$12,600/\$15,600-\$27,950/\$30,950**	Yes	No	\$99	Coinsurance: 15% Catastrophic Copay: \$3.95 generic/\$9.85 brand
Non duals with income between 135-150% FPL	Single: \$20,385/\$20,625* Couple: \$27,465/\$27,705*	Single: \$1,699/\$1,719* Couple: \$2,289/\$2,309*	Single: \$14,010/\$15,510** Couple: \$27,950/\$30,950**	Yes	Yes, <u>Sliding scale</u>	\$99	Coinsurance: 15% Catastrophic Copay: \$3.95 generic/\$9.85 brand

* Income amounts reflect threshold without/with the \$20 monthly income disregard (annually = \$240); income is rounded to the nearest whole dollar.

** Asset limits include amount without/with \$1,500/person burial allowance.

Income Levels Source: <https://aspe.hhs.gov/poverty-guidelines>

Asset/Resource Levels: <https://www.cms.gov/files/document/lis-memo.pdf>

Part D Cost-Sharing Source: <https://www.cms.gov/files/document/2022-announcement.pdf>