

# Cut your Medicare prescription drug costs with “Extra Help”

The new prescription drug law, the Inflation Reduction Act, expanded the Extra Help program. Now, people with Medicare may qualify for even more savings on their prescription drug costs. The Extra Help program helps pay Medicare drug coverage (Part D) costs, like premiums, deductibles, and other out-of-pocket costs.

## How does Extra Help lower my costs?

In 2024, most people who qualify for Extra Help pay:

- \$0 for your Medicare drug plan premium
- \$0 for your plan deductible
- Up to \$4.50 for each generic drug
- Up to \$11.20 for each brand-name drug

You need to have Medicare drug coverage to use Extra Help. Once you qualify for Extra Help, Medicare will send you a notice with a list of plans you can join where you'll pay \$0 for your premium and deductible. If you don't join a plan, Medicare will enroll you into one with a \$0 premium and deductible. You can choose another drug plan, but you may pay more if the plan you choose doesn't offer a \$0 premium and deductible for people with Extra Help.

## How do I find out if I qualify for Extra Help?

In most cases, you must live in one of the 50 states or the District of Columbia, and have income and resources below a certain limit:

- **Your annual income must be below \$22,590 for an individual, or \$30,660 for a married couple in 2024.**
- **Your resources must be below \$17,220 for an individual, or \$34,360 for a married couple in 2024.**
  - Resources include money in a checking, savings, or retirement account, stocks, and bonds. Resources **don't** include your home, one car, burial plots, up to \$1,500 for burial expenses if you've put that money aside, furniture, and other household and personal items

These limits can change each year. If you get Extra Help now, and meet the qualifications for next year, you'll get these cost savings automatically—you don't need to reapply. Even if you don't qualify for Extra Help now, you can reapply for Extra Help any time, if your income and resources change.

## How do I apply for Extra Help?

Some people qualify automatically, but if you don't, it's easy to apply:

- Visit Social Security online at [SSA.gov/extrahelp](https://www.ssa.gov/extrahelp).
- Call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.

After you apply, Social Security will review your application and send you a letter to let you know if you qualify.

## Where can I get more information?

- Visit Social Security at [SSA.gov/extrahelp](https://www.ssa.gov/extrahelp) or call 1-800-772-1213 (TTY: 1-800-325-0778) if you have questions about the Extra Help program or need help filling out the application.
- Visit [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp) or call 1-800-MEDICARE (1-800-633-4227) to learn about Medicare drug plans, Extra Help, and other ways to lower your prescription drug costs. TTY users can call 1-877-486-2048.