

Cut your Medicare prescription drug costs with “Extra Help”

Great news: thanks to the new prescription drug law, the Inflation Reduction Act, in 2024 people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs, like premiums, deductibles, coinsurance, and other costs. In 2024, the program will expand and you may qualify.

How does Extra Help lower my costs?

In 2024, everyone who qualifies for Extra Help will pay:

- \$0 for your Medicare drug plan premium.
- \$0 for your plan deductible.
- A reduced amount for both generic and brand-name drugs.

If you get any level of Extra Help now, and meet the qualifications for next year, you’ll get these cost savings automatically—you don’t need to reapply.

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 \$21,870 for an individual, or \$29,580 for a married couple in 2023.
- Your resources must be below \$16,600 for an individual, or \$33,240 for a married couple in 2023.
 - 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. 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 for Extra Help:

- Visit Social Security online at 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 for Extra Help. Once you qualify, you can choose a Medicare

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drug plan. If you qualify for Extra Help and don't select a plan, Medicare will select a plan for you.

Where can I get more information?

- Visit Social Security at 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 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.