



Getting Extra Help

If beneficiaries meet certain income and resource limits, they may qualify for Extra Help. This program helps pay for Medicare drug coverage, such as plan premiums, deductibles, copays, or coinsurance.

Plan premiums & deductibles

Depending on income level, beneficiaries may pay less or pay nothing for plan premiums and yearly deductibles.

Copays & coinsurance

In 2021, these costs will be no more than \$3.70 for each generic and \$9.20 for each brand-name covered drug. The full 2021 Maximum LIS Beneficiary Cost-Sharing Table is shown below.

Qualifying for Extra Help

Beneficiaries may qualify if they have up to \$19,140 in yearly income* (\$25,860 for a married couple*) and up to \$14,790 in resources (\$29,520 for a married couple).

*Note: the income level listed above is for 2020. CMS is required to update income standards for the low-income subsidies each year and will release the 2021 income standards for the low-income subsidies in early 2021, after the 2021 Federal poverty levels (FPL) are released. The resource limits shown are for 2021. The full 2021 Resource Limits for Determining LIS Eligibility table is shown below.

Resources that count when qualifying:

- Money in a checking or savings account
- Stocks
- Bonds
- Other liquid resources that can be readily converted to cash within 20 days
- Real estate that is not the beneficiary's primary residence

Resources that don't count when qualifying:

- Beneficiary's home
- One car
- Burial plot
- Up to \$1,500 for burial expenses if you have put that money aside
- Furniture
- Other household and personal items

How to get Extra Help

Some people automatically qualify for Extra Help. Beneficiaries get the Extra Help program if they have Medicare and get any of the following:

- Full Medicaid coverage
- Help from the state Medicaid program paying the beneficiary's Part B premiums (from a Medicare Savings Program)
- Supplemental Security Income (SSI) benefits

If a beneficiary doesn't automatically qualify, they can [apply for Extra Help](#) at any time.

If a beneficiary doesn't qualify for Extra Help, their state may have programs that can help with drug coverage costs. Contact the state [Medicaid office](#) or [State Health Insurance Assistance Program \(SHIP\)](#) for more information. Remember, beneficiaries can reapply for Extra Help at any time if their income and resources change.

2021 Resource Limits for Determining LIS Eligibility

LIS Level	Marital Status	2021 LIS Resource Limit	2021 LIS Resource Limit with Burial Expenses
Full Subsidy	Single	\$7,970	\$9,470
Full Subsidy	Married	\$11,960	\$14,960
Partial LIS	Single	\$13,290	\$14,790
Partial LIS	Married	\$26,520	\$29,520

Below are the maximum copayments that LIS-eligible beneficiaries, including full-benefit dual eligible and partial dual eligible individuals, will pay as enrollees of Medicare prescription drug plans in 2021.

2021 Maximum LIS Beneficiary Cost-Sharing Table

Low-Income Subsidy Category	Deductible	Copayment up to Out-of-Pocket Threshold ¹	Copayment above Out-of-Pocket Threshold ¹
Institutionalized Full-Benefit Dual Eligible; or Beneficiaries Receiving Home and Community-Based Services	\$0	\$0	\$0
Full-Benefit Dual Eligible ≤ 100% FPL	\$0	\$1.30 generic, \$4.00 brand	\$0
Full-Benefit Dual Eligible > 100% FPL; or Medicare Saving Program Participant (QMB-only, SLMB-only, or QI); or Supplemental Security Income (but not Medicaid) Recipient; or Applicant < 135% FPL with resources ≤ \$9,470 (\$14,960 if married) ²	\$0	\$3.70 generic, \$9.20 brand	\$0
Applicant < 150% FPL with resources between \$9,470 - \$14,790 (\$14,960 - \$29,520 if married) ²	\$92	15%	\$3.70 generic, \$9.20 brand

¹ The out-of-pocket threshold is \$6,550 for 2021.

² The resource limits displayed include \$1,500 per person for burial expenses. For beneficiaries that did not notify SSA that they expect to use some of their resources for burial expenses, the applicable resource limit is \$7,970 (\$11,960 if married) for the full low-income subsidy and \$13,290 for the partial subsidy (\$26,520 if married).

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