

# 'Extra Help' with Medicare Drug Plan Costs



Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited resources and income may also be able to get 'Extra Help' with the Part D-related costs. That means:

- Reduced or no monthly insurance premiums for plans
- No annual deductible in most cases
- Substantially reduced prescription co-payments
- Ability to change Prescription Drug Plans any time for an effective date the first of the following month

If you apply directly at Social Security (SSA), you may be approved in as little as 2 weeks! That is important if you recently applied for and have been approved for full scope Medi-Cal, where it can take several months to be automatically enrolled in this program at the full benefit level.

To find out if you qualify, SSA will need to know the value of your savings, investments, real estate (other than your home), and your income. Here is some information on the limits to qualify.



## Resources and income

What is the resource limit? To qualify for Extra Help directly from Social Security, your resources in 2026 cannot be more than \$18,090 for an individual or \$36,100 for a married couple. Resources include the value of the things you own. Some examples are: checking accounts; savings accounts; IRAs (Individual Retirement Accounts); and cash at home or anywhere else. The SSA does not count the value of your: primary residence; personal possessions; vehicle(s) or burial plans.



**What is the income limit?** To qualify for Extra Help directly from Social Security, your gross monthly income in 2026 must be less than **\$2,015** for an individual or **\$2,726** for a married couple living together. Income includes: about ½ of wages and self-employment earnings; any and all retirement benefits; dividends or interest. The following don't count as income: food stamps; housing assistance; assistance from others to pay your household expenses; and more.

If you are eligible for Extra Help through Medi-Cal, income limits are slightly higher and there is a much higher asset test. But application processing can take up to 45 days.

## How do I apply for Extra Help?

Applying for Extra Help is easy. Just complete the SSA Application Form SSA-1020. Use one of these methods:

- ✓ Apply online at [www.ssa.gov/extrahelp](http://www.ssa.gov/extrahelp).
- ✓ Call Social Security at (800) 772-1213 TTY is (800) 325-0778.
- ✓ Apply at your local Social Security office.

If you have applied for Medi-Cal and your medications are in good supply (6 weeks' worth), you can wait until you are automatically approved for Extra Help.

## Why should I apply online?

The SSA online application is secure and offers several advantages:

- No appointment is needed if you apply on-line.
- Your family or friends can assist you with the application.
- You can apply at your own pace from any computer or smart phone.
- It takes you through the process step-by-step with a series of self-help screens.
- You can start and stop at any time during the process, so you can leave the application and return later to update or complete any of the required information.
- At the end you will get confirmation that the application has been submitted.



## What happens after I apply?

SSA will send a letter to you to let you know if you qualify for Extra Help. If you do not have a Medicare prescription drug plan, you can choose one, or Medicare will do it for you. If you have an immediate need for medication, HICAP can help you with a short-term insurance plan called LINET.

You can also get drug coverage through a Medicare Advantage Plan where your premium may be reduced, and you will still get the lower cost benefits of Extra Help. The sooner you join a plan, the sooner you begin receiving benefits.

If you aren't eligible for Extra Help, you can still enroll in a Medicare prescription drug plan with only Part A or Part B of Medicare. And as always, HICAP can offer you information on this or any other Medicare related program.

See <https://www.ssa.gov/pubs/EN-05-10508.pdf> for a brochure (on which this flyer is based) for more information.

Contra Costa County **Health Insurance Counseling and Advocacy Program (HICAP)**

**Contact Us: (925) 655-1393, (800) 510-2020, or (800) 434-0222**

Visit: [cchicap.org](http://cchicap.org) then 'Contact Us' Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us)



This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$79,376 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

