

At ALL levels of Extra Help:

1. Extra help/LIS **PAYS monthly premiums** -up to the benchmark for each state (chart below). This means if the client keeps their LIS in 2025, it reduces plan premiums by the amount below. Income and resource limits will change some in 2025. If they lose LIS, they have a SEP during which they can choose another plan.
2. Extra help/LIS **eliminates the plan's drug deductible**.
3. Extra Help/LIS recipients pay **either** the co-pay from the chart below based on income level, or the co-pay from the plan, **whichever is lower**.
4. Remember that for a drug to be covered **at all**, it must be on the formulary for that plan, unless the plan approves a formulary exception.

2025 Low Income Premium Subsidy Amounts

Region	State(s)	Subsidy
1	NH, ME	33.77
2	CT, MA, RI, VT	52.52
3	NY	72.34
4	NJ	56.86
5	DE, DC, MD	46.32
6	PA, WV	48.36
7	VA	30.70
8	NC	51.22
9	SC	46.57
10	GA	39.99
11	FL	20.30
12	AL, TN	40.01
13	MI	26.58
14	OH	39.30
15	IN, KY	49.58
16	WI	43.51
17	IL	22.77
18	MO	50.99
19	AR	20.91
20	MS	47.25
21	LA	55.63
22	TX	18.30
23	OK	49.75
24	KS	51.73
25	IA, MN, MT, ND, NE, SD, WY	50.63
26	NM	15.83
27	CO	37.02
28	AZ	30.10
29	NV	21.30
30	OR, WA	26.15
31	ID, UT	54.65
32	CA	29.66
33	HI	47.68
34	AK	38.85

Table 2. — CY 2025 Maximum LIS Beneficiary Cost-Sharing Table

Low-Income Subsidy Category	Deductible	Copayment up to Out-of-Pocket Threshold ^a	
		Generic	Brand
Full-Benefit Dual Eligible Beneficiaries Institutionalized or Receiving Home and Community-Based Services	\$0	\$0	\$0
Full-Benefit Dual Eligible Beneficiaries with income ≤ 100% FPL	\$0	\$1.60	\$4.80
Full-Benefit Dual Eligible Beneficiaries with income between 100% and 150% FPL	\$0	\$4.90	\$12.15
Non-Full Benefit Dual Eligible Beneficiaries Applied or are eligible for Medicare Savings Program (QMB-only, SLMB-only, or QI); or Supplemental Security Income (but not Medicaid)	\$0	\$4.90	\$12.15
Non-Full Benefit Dual Eligible Beneficiaries Applied and with income ≤ 150% FPL for 2024 and resources ≤ \$17,600 (\$35,130 if married) ^b	\$0	\$4.90	\$12.15