

## Did You Know?

Did you know there is a federal program called **Medicare Extra Help Program / Low-Income Subsidy (LIS)**?

Did you know this program helps curb the costs associated with Part D?

Did You Know Aetna has a LIS status lookup tool in Ascend APP?

## Medicare Extra Help Program / Low-Income Subsidy

The **Medicare Extra Help Program**, also referred to as **Low-Income Subsidy (LIS)**, is a federal program (administered by the Social Security Administration) for Medicare beneficiaries with limited income and resources enrolled in a MAPD or PDP plan.

Medicare beneficiaries who qualify for the Medicare Extra Help Program will either receive Full or Partial subsidy assistance. The amount of the subsidy will vary based on certain income and asset guidelines, and will apply to the following Medicare Part D costs:

- Part D Premium
- Part D Deductible
- Part D Copays
- Part D Late Enrollment Penalty (LEP)

## How Does It Work?

### How to Qualify and Enroll a Client:

1. Members will automatically qualify for Extra Help if they have Medicare and meet any of the following conditions:
  - Receive full Medicaid coverage, or
  - Receive help from Medicaid paying their Medicare Part B premium, or
  - Receive Supplemental Security Income (SSI)

Members who automatically qualify for the Extra Help Program will receive a letter (a “deemed status notice” or “auto enrollment notice”) from CMS confirming the member has qualified for the program and will be enrolled.

2. Members who don’t automatically qualify may still apply for Extra Help, when they meet certain income and resource requirements, by:
  1. Calling:

- The Social Security Office at 1-800-772-1213 (TTY 1-800-325-0778), between 7 am to 7 pm, Monday through Friday
- Their local State Medicaid Office
- 2. Going online to: [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp) or [www.BenefitsCheckUp.org/Aetna](http://www.BenefitsCheckUp.org/Aetna)
- 3. Visiting their local Social Security Administration office in person

### **Special Election Period**

When a member qualifies for Extra Help, he/she also becomes eligible for a Special Election Period (SEP), during which:

- They can switch Medicare prescription drug plans (PDP or MAPD) quarterly during the first nine months of the year, in addition to their standard Annual Election Period (AEP) process.
- Coverage starts the first day of the month after they enroll in a plan

## **Frequently Asked Questions**

### **Where can I find the LIS Lookup Tool?**

- Enroll a prospect on Ascend App. After the initial required info of Plan and Zip. Top of the screen is a link to Extra help eligibility. First name, last name, DOB, and Medicare number is required. The tool will tell you the category and % level of LIS.

### **Where can members obtain more information about the Medicare Extra Help Program?**

- Members can find more information about Extra Help by reviewing their Evidence of Coverage (EOC) Chapter 2, Section 7, Information about programs to help people pay for their prescription drugs.
- By visiting [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp) or
- Reviewing Understanding the Extra Help With Your Medicare Prescription Drug Plan at [www.ssa.gov/pubs/EN-05-10508.pdf](http://www.ssa.gov/pubs/EN-05-10508.pdf)

### **Is there a resource that shows the various eligibility requirements by category?**

- Yes, the National Council on Aging has a helpful chart that illustrates the current categories and eligibility requirements. The Part D LIS Eligibility Chart can be found online at: <https://www.ncoa.org/wp-content/uploads/part-d-lis-eligibility-and-benefits-chart.pdf>

### **Where can members find out more information about the notification they should expect to receive if they automatically qualify or are enrolled into the Extra Help Program?**

- Members can find our more information about the program's notification and other letters by visiting [www.medicare.gov/your-medicare-costs/get-help-paying-costs/find-your-level-of-extra-help-part-d](http://www.medicare.gov/your-medicare-costs/get-help-paying-costs/find-your-level-of-extra-help-part-d).

**Do Extra Help payments count toward a member's out-of-pocket?**

- Yes, Extra Help payments count toward a member's Part D out-of-pocket costs.

**What should members do with letters that they receive from Medicare regarding their eligibility and/or qualification?**

- Members are encouraged to keep the letter(s) received from Medicare for their records since copayment levels and benefits may change annually.

**Does the application for Extra Help also enroll a member into Medicaid?**

- No, the application is for Extra Help with Medicare prescription drug costs and does not enroll Medicare beneficiaries into Medicaid. If a member would like to apply for Medicaid, they should contact their state Medicaid office.