

Extra Help is a federal program that lowers your Medicare prescription drug coverage (Part D) monthly premium and any deductible, coinsurance, and copayments. You may qualify if you have limited income and assets.

You have	Your eligibility requirements	Your costs
Medicare only	Income Limit Individual: \$2,015/month Couple: \$2,725/month Asset limit² Individual: \$18,090 Couple: \$36,100	\$0 premium ³ and deductible \$5.10 generic copay \$12.65 brand-name copay
Medicare and a Medicare Savings Program (MSP) only	You are automatically enrolled in Extra Help	
Medicare and Medicaid with or without an MSP	You are automatically enrolled in Extra Help	\$0 premium ³ and deductible Income above 100% FPL \$5.10 generic copay \$12.65 brand-name copay Income below 100% FPL⁴ \$1.60 generic copay \$4.90 brand-name copay

¹ Income limits are based on the 2026 Federal Poverty Level (FPL). Limits are higher for each additional relative living with an individual for whom they are responsible. Income and asset limits on this chart are rounded to the nearest whole dollar. There is a \$20 income disregard (factored into the income limits above) that the Social Security Administration automatically subtracts from the individual's monthly unearned income.

² Asset limits include \$1,500 per person for burial expenses.

³ You pay no premium if you have a basic Part D drug plan with a premium at or below the Extra Help premium limit for your area.

⁴ You pay \$0 copays if you are institutionalized or receive home and community-based services.