

# Medicare Part D Extra Help: Low Income Subsidy (LIS)

**A Medicare Part D prescription drug plan for low income individuals who may qualify for a subsidy to help pay for their prescription coverage.**

**Eligibility requirements:**

- The Medicare recipient must have an income between 100% to 150% of the federal poverty level in order to *potentially* qualify for this subsidy towards prescription coverage.
- Individuals with full Health First Colorado (Medicaid) and Medicare (Dual-Eligible) automatically qualify.

**IMPORTANT: THERE IS NO ‘DONUT HOLE’ OR GAP IN COVERAGE FOR INDIVIDUALS THAT QUALIFY FOR THIS ASSISTANCE. THE “EXTRA HELP” ALSO PROVIDES FINANCIAL ASSISTANCE WITH PAYING FOR THE MONTHLY PRESCRIPTION PLAN PREMIUM, DEDUCTIBLE AND PRESCRIPTION COPAYMENTS.**

**Award Limits:**

- Eligibility requirements for extra help are a monthly income level below \$1,459 (Individual) and \$1,967 (Couple) and a total resource limit of \$13,440 (Individual) and \$26,860 (Couple).  
**Resources do not include your house or car.**
- The value of life insurance or financial help for home costs (mortgage, rent, food utilities etc.) received from family or friends are not considered income

**Important: If you are not sure that you will be eligible for extra help, it is strongly recommended that you apply for it.**

**There are three ways to apply:**

1. Go to [www.benefitscheckup.org](http://www.benefitscheckup.org) and click on “Apply for Medicare Rx Extra Help”, and then “Apply Now”. You will need information regarding your income and resources (bank accounts, sources of income, cash value of life insurance policies) and other identifying information. Please remember: **RESOURCES DO NOT INCLUDE YOUR HOUSE OR CAR.**
2. **Centura Health Links (St. Anthony Hospital & Centura Health)** offers free and confidential counseling to everyone with Medicare regardless of income. They will assist individuals with selecting plans and applying for the Low Income Subsidy (LIS/Extra Help). They can be reached at 720-321-8940. Their web address is [www.centura.org/centura-health-LINKS/](http://www.centura.org/centura-health-LINKS/)
3. You can also apply at [www.ssa.gov](http://www.ssa.gov), the Social Security Agency website, or call Colorado SHIP at 1-888-696-7213. Spanish 1-866-665-9668

**If you need more assistance, here are three additional resources for your use:**

- [www.maprx.info](http://www.maprx.info)
- [www.medicare.gov](http://www.medicare.gov)
- [www.ssa.gov](http://www.ssa.gov)

**Please contact the Navigation number at 303-432-5130 if you have any questions or need assistance with applying.**

