

Do your Medicare patients need help affording their medications?

Step 1: Find out if they are Extra Help eligible.

To be eligible, individuals must:¹

- Be enrolled in Medicare Part A and/or Part B
- Reside in the US or DC
- Earn an income ≤150% of the 2026 Federal Poverty Level:
 - **Individual:** ≤\$23,940/year
 - **Married couple:** ≤\$32,460/year
- Meet the 2026 resource limit:
 - **Individual:** ≤\$18,090
 - **Married couple:** ≤\$36,100

Key benefits:¹



\$0 premiums
for Part D drug plans



\$0 deductibles



No more than \$5.10 copays for generics
and \$12.65 for brand name drugs

How patients can enroll and verify eligibility:

- 1.** Apply through **Social Security:**
 - ssa.gov/extrahelp
 - 1-800-772-1213
 - In person
- 2.** Receive a **Notice of Award** or **Denial**
- 3.** Choose a **Part D plan** or be auto-enrolled

Share this with your patients—they can scan the QR code to visit **ssa.gov/extrahelp** to learn more.



Step 2: If your patient is not LIS eligible, suggest the Medicare Prescription Payment Plan (M3P) for Standard Eligibles.

Key features:²

-  **\$2100 annual (2026) out-of-pocket cap** for Part D drugs
-  **Monthly billing** instead of point-of-sale payments
-  **\$0 paid at pharmacy**—patients are billed later by their plan
-  **No fees or interest** for participation
-  **Voluntary enrollment**—opt in anytime during the year

Key benefits:

- Avoids large upfront payments
- Predictable monthly budgeting
- Maintains access to specialty medications
- Reduces financial stress and improves adherence

How patients can enroll:

1. Contact your Medicare Part D or Medicare Advantage Plan (via phone, online, or mail)
2. Complete the application form.
Enrollment is processed within 24 hours

Patients can scan the QR code to visit **[medicare.gov/prescription-payment-plan](https://www.medicare.gov/prescription-payment-plan)** to learn more.



REFERENCES: 1. Help with drug costs. Medicare.gov: <https://www.medicare.gov/basics/costs/help/drug-costs>. Accessed April 21, 2026. 2. What's the Medicare Prescription Payment Plan? Medicare.gov: <https://www.medicare.gov/prescription-payment-plan/before-payment-option>. Accessed April 21, 2026.

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