



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

Navigation Services



Need more information? Contact our Navigation Services Team at 303-432-5130 or navigation@jcmh.org

If you notice any changes or inconsistencies with our resources, please inform Navigation to help us stay current.

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 Supplemental Security Income (SSI), 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 an annual income below \$22,590 (Individual) and \$30,660 (Couple) and a total resource limit of \$17,220 (Individual) and \$34,360 (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.

Ways to apply:

1. Go to [Welcome!, Extra Help With Medicare Prescription Drug Plan Costs, Social Security \(ssa.gov\)](#) and click on “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. You can also get help applying through Colorado SHIP. Find local help on the website [Home | State Health Insurance Assistance Programs \(shiphelp.org\)](#) or by calling 1-877-839-2675.

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

- www.maprx.info
- www.medicare.gov
- www.ssa.gov