



1-800-443-9354  
www.ncshiip.com  
N.C. Department of Insurance  
Wayne Goodwin, Commissioner

## FACT SHEET: Extra Help, the Medicare Low-Income Subsidy (LIS)

**The Extra Help Program – or the Low-Income Subsidy (LIS) – helps qualified Medicare recipients pay for their Medicare prescription drug program costs, such as premiums, deductibles and coinsurance.**

It's important to consider that any level of assistance provides:

- Elimination of a Part D coverage gap (donut hole)
- The opportunity to change Prescription Drug Plans at any time
- A reduced Part D deductible
- A reduced Part D copay
- A reduced cost of the drugs
- Elimination of a Late Enrollment Penalty if, when you apply for LIS, you haven't already signed up for a Part D plan

People who qualify for **full** Extra Help/LIS assistance will also receive these benefits:

- No Part D premium, based on plan selection
- No Part D deductible
- The lowest Part D copays, ranging from \$2.55 up to \$6.35

Eligibility guidelines for LIS are based on income and assets and change from year to year. The 2014 eligibility guidelines for this type of assistance are:

**Limits for an individual**  
Income – \$1,458.75 / month  
Assets – \$13,440

**Limits for a married couple**  
Income – \$1,966.25 / month  
Assets – \$26,860

Assets that are NOT counted in determining eligibility are your home, car and burial assets of up to \$1,500 in value per person.

### How to apply:

Call SHIP, the Seniors' Health Insurance Information Program, on weekdays between 8:00 a.m. and 5:00 p.m. at 1-800-443-9354 for assistance completing the application. Applications are processed and eligibility is determined by the Social Security Administration. SSA will notify you if you qualify for assistance and, if you do, at what level.



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## FACT SHEET: Medicare Savings Programs (MSPs)

**The Medicare Savings Programs (MSPs) help qualified Medicare recipients pay for their Medicare Part A and Part B health care costs, such as premiums, deductibles and coinsurance.** There are different levels of assistance through Medicare Savings Programs. Even if you don't qualify for full assistance (Full Medicaid), you might be eligible for coverage of some of your medical expenses.

**Full Medicaid, also known as Medicare Qualified Beneficiary (MQB-Q); Qualified Medicare Beneficiary (QMB); or as "Dual Eligible" provides a wide range of health services and coverage assistance, including:**

- Payments for Medicare premiums
- Coverage for Parts A and B deductibles and coinsurance
- Automatic enrollment in the Extra Help, or Low-Income Subsidy (LIS), for prescription drug cost assistance

Eligibility guidelines are more complex than for other types of Medicare assistance, but the income limit is based on 100 percent of the Federal Poverty Level (\$11,670 for an individual and \$15,730 for two people in a household).

**Medicare Qualified Beneficiary (MQB-B), also known as Specified Low-Income Medicare Beneficiary (SLMB) assistance, provides:**

- Payments for Medicare Part B premiums
- Automatic enrollment in the Extra Help, or Low-Income Subsidy (LIS), for prescription drug cost assistance

Eligibility guidelines are based on income and assets, and they change from year to year. The 2014 eligibility guidelines for this type of assistance are:

**Limits for an individual**  
Income – \$1,167 / month  
Assets – \$8,660

**Limits for a married couple**  
Income – \$1,573 / month  
Assets – \$13,750

Assets that are NOT counted in determining eligibility are your home, car and burial assets of up to \$1,500 in value per person. Resource and income levels may change annually.

### How to apply:

Contact your local Department of Social Services (DSS) office. You can also contact your local SHIP office for assistance in completing the application.