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8-25-2025

Help with Prescription drug costs: Extra Help

Extra Help Program

This is Medicare's program to help people with limited income and resources pay for Medicare (Part D) drug coverage premiums, deductibles, coinsurance, and other costs.

You also won't have to pay a Part D late enrollment penalty while you get Extra Help.

Some people qualify for Extra Help automatically, and other people have to apply.

For applying to extra help:

Call 1-800-772-1213

You'll get Extra Help automatically if you get:

- Full Medicaid coverage
- Help from your state paying your Part B premiums (from a Medicare Savings Program)
- Supplemental Security Income (SSI) payments from Social Security

Providing home visits for Seniors in and around the Rochester area (Monroe & Wayne Counties)

Specializing in: Geriatrics, Internal Medicine, and Palliative Care

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Who should apply for Extra Help? People with income and resources below these limits:

Individual: Income limit: \$23,475, Resource limit: \$17,600

Married couple: Income limit: \$31,725, Resource limit: \$35,130

What counts in resource limits?

- Money in a checking, savings, or retirement account
- Stocks
- Bonds

What States don't count in resource limits:

- Your home
- One car
- Burial plot
- Up to \$1,500 for burial expenses if you have put that money aside
- Furniture
- Other household and personal items

What you will pay under Extra Help in 2025

-Insurance Plan premium: \$0

-Insurance Plan deductible: \$0

-Prescriptions you fill at one of your plan's participating pharmacies:

- Up to \$4.90 for each generic drug
- Up to \$12.15 for each brand-name drug



Once your total drug costs (including certain payments made on your behalf, like through the Extra Help program) reach \$2,000, you'll pay \$0 for each covered drug.

If you also get full Medicaid coverage and are in the Qualified Medicare Beneficiary program (QMB), you will pay no more than \$4.80 for each covered drug.

Qualified Medicare Beneficiary (QMB) Program

Helps pay for: Part A premiums; Part B premiums, deductibles, coinsurance, and copayments (for services and items covered by Medicare).

Monthly income and resource limits for 2025:

Individual: Monthly income limit: \$1,325 Resource limit: \$9,660

Married couple: Monthly income limit: \$1,783 Resource limit: \$14,470

For more information see Medicare's Extra Help website:
<https://www.medicare.gov/basics/costs/help/drug-costs>

Definitions:

What is a premium, deductible, coinsurance, and copayment?

Premium: A monthly payment you need to pay for your insurance coverage, whether you get services or not.



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Deductible: An annual payment you need to pay for covered services and items before Medicare or your insurance plan start to pay.

Coinsurance: A percentage of the amount due for a covered service received. With Medicare Part B, you generally pay 20% of the cost for each Medicare-covered service.

Copayment: A fixed amount you pay for a Medicare-covered service, like \$30, due at the time of the visit (it will typically be listed on your insurance card).

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