



WACO RHEUMATOLOGY, PLLC

ARTHRITIS & OSTEOPOROSIS CLINIC

Low Income Subsidy “EXTRA HELP” Educational Material:

What insurance plans are eligible?

- Traditional Medicare part D or Medicare advantage prescription drug (MA-PD) plans
- If you do not currently have part D or a MA-PD plan, see next page for info on these plans

Extra Help (Part D) Benefits

- **Reduced Costs:** In 2026, eligible beneficiaries usually pay no more than \$12.65 for covered brand-name drugs and \$5.10 for generic drugs.
- **No Deductible:** You pay \$0 for your Part D plan deductible.

Do You Qualify?

You are automatically enrolled in Extra Help if you meet the following conditions:

- You also receive full Medicaid benefits, are part of a Medicare Savings Program, or receive Supplemental Security Income (SSI).
- If you do not qualify automatically, you can apply if your annual income and resources fall below certain limits. For 2026, annual income limits for individuals are under \$23,475 and for married couples under \$31,725

How to apply?

To apply for the Medicare Low-Income Subsidy (LIS), known as **Extra Help**, you can apply online, over the phone, or in person. If you already receive Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program, you are automatically enrolled and do not need to apply.

Here are the three ways to submit your application if you are not automatically enrolled:

- **Online:** Visit the [Social Security Administration \(SSA\) Medicare Extra Help Application](#) to complete the form digitally.
- **By Phone:** Call the SSA at **1-800-772-1213** (TTY **1-800-325-0778**) to apply over the phone or request a paper application.
- **In Person:** Schedule an appointment to apply directly at your local Social Security office.

Documents to Gather

Before applying, compile documents that verify your income and resources. You will need:

- Bank and investment statements
- Tax returns and payroll slips
- Information on real estate you own (excluding your primary home)

For assistance with your application in Waco, TX, you can contact the [Texas Health and Human Services](#) or reach out to the state's Health Information, Counseling, and Advocacy Program at **800-252-9240**.



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Medicare part D and Medicare advantage prescription drug plan patient information

What qualifications are needed to obtain a part D plan?

- For traditional Medicare you only need to be enrolled in part A OR part B to buy a separate stand alone part D prescription drug plan
- For Medicare advantage plans, if you choose to get your drug coverage bundled through a Medicare advantage plan (MA-PD plan), you are required by law to be enrolled in both part A AND part B. You must also continue paying your monthly part B premium

When can I enroll in a part D/PD plan?

- You can enroll or change your plan during the following key periods:
 - o **Initial Enrollment Period (IEP):** This 7-month window begins 3 months before your 65th birthday month, includes your birth month, and ends 3 months after.
 - o **Fall Open Enrollment (Annual Election Period - AEP):** Runs from **October 15 to December 7** every year, with coverage taking effect on January 1.
 - o **Medicare Advantage Open Enrollment Period:** Runs from **January 1 to March 31** each year. If you are enrolled in a Medicare Advantage plan, you can switch to another plan or drop back to Original Medicare and add a standalone Part D plan.
 - o **Special Enrollment Period (SEP)**

What qualifies as a special enrollment period (SEP)?

- Loss of Existing Coverage:
 - o You lose **creditable prescription drug coverage** from an employer, union, COBRA, or retiree plan.
 - o You lose coverage from an involuntary plan termination, or your current plan significantly changes its benefits.
 - o You disenroll from a Program of All-Inclusive Care for the Elderly (PACE).
- Changes in Living Situation:
 - o You **permanently move** out of your current Part D plan's geographic service area.
 - o You move into, live in, or move out of a **long-term care facility** or nursing home.
 - o You are released from incarceration.
- Changes in Financial or Insurance Status:
 - o You become newly eligible for **Medicaid** or [Medicare Extra Help](#).
 - o You lose your Medicaid or Extra Help eligibility.
 - o You qualify for a **State Pharmaceutical Assistance Program (SPAP)**.
- Special Administrative Situations:
 - o Your plan violates its contract or was misrepresented by an agent during enrollment.
 - o You experience an exceptional circumstance, such as a major [Federal Emergency Management Agency \(FEMA\)](#) declared natural disaster.
 - o You decide to join a plan that has earned a Medicare 5-Star Quality Rating.