

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

Medicare Part D Low Income Subsidy (LIS or “Extra Help”)

The Low Income Subsidy (LIS) is a federal program providing low income Medicare beneficiaries with subsidies for Medicare Part D prescription drug coverage costs including subsidies for Part D coverage premiums, deductibles and co-insurance. The LIS is available both to people who are in Original fee-for-service Medicare and are enrolled in stand-alone Prescription Drug Plans (PDPs) and to those who are enrolled in Medicare managed care and get their drug coverage through Medicare Advantage (MA-PDs). Current LIS enrollment exceeds 12 million beneficiaries, and covers about 30% of all Part D enrollees. A basic introduction to Part D, including LIS is [here](#).¹

Most non-citizen Medicare enrollees are Legal Permanent Residents (LPR), although individuals who are [lawfully present](#)² and have sufficient work history or have end-stage renal disease (ESRD) may also be eligible (e.g., immigrants with Temporary Protected Status). LIS is only available to Medicare enrollees and does not have additional citizenship or residency requirements.

Eligibility: Any Medicare beneficiary receiving SSI or enrolled in any Medicaid program, including Medicare Savings Programs (QMB, SLMB and QI), is eligible and is automatically enrolled in LIS. (Note: Immigrants must separately meet SSI and Medicaid eligibility requirements, including citizenship and residency requirements, which are different from Medicare.) Others may apply through the [Social Security Administration](#) (on line/by phone/in person).³ For those who apply, there are [different eligibility levels](#)⁴ going up to countable income of \$1,538/mo. for an individual and \$2,078/mo. for a couple and countable assets of up to \$14,100 for an individual and \$28,150 for a couple in 2018. [Counting rules](#)⁵ are more generous than SSI and many categories of Medicaid (for example, receipt of in-kind services is not counted as income; cash value of life insurance is not counted as an asset).

Benefits: LIS is a rich benefit. Specific levels depend on [eligibility category](#).⁶ Most individuals in the program pay no premium and no deductible and co-pays between \$0 and \$3.35 for generic drugs and between \$0 and \$8.35 for brand-name drugs.

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¹ See <https://ncler.acl.gov/pdf/Legal-Basics-Medicare-Part-D.pdf>.

² For more on health benefits and immigrant eligibility see www.justiceinaging.org/webinar-older-adults-immigration-advocates-need-know/.

³ See SSA “Extra Help” webpage at www.justiceinaging.org/webinar-older-adults-immigration-advocates-need-know/.

⁴ See eligibility chart at www.medicarerights.org/fliers/Help-With-Drug-Costs/Extra-Help-Chart.pdf?nrd=1.

⁵ See www.ssa.gov/OP_Home/handbook/handbook.26/handbook-2601.html.

⁶ See note 4.

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