Low Income Subsidy
(Medicare Extra Help Program)

PacificSource Medicare

2026 monthly premiums in Oregon
For broker informational purposes only.

Central Oregon, Mid-Columbia Gorge
Counties: Crook, Deschutes, Hood River, Jefferson, Klamath (97731, 97733, 97737, and 97739), Sherman, Wasco

Level of Extra Help	Essentials Choice Rx 36 (HMO-POS)	Essentials Rx 27 (HMO)	Essentials Choice Rx 14 (HMO-POS)	Essentials Rx 6 (HMO)
100%	$28.00	$61.00	$93.50	$212.50

Lane County

Level of Extra Help	Essentials Choice Rx 36 (HMO-POS)	Essentials Rx 41 (HMO)	Explorer Rx 4 (PPO)
100%	$28.00	$116.50	$146.50

Portland Metro Area
Counties: Clackamas, Multnomah

Level of Extra Help	MyCare™ Rx 40 (HMO)
100%	$0.00

Other out-of-pocket costs

Category Code LICS	Deductible	Copay or Coinsurance
1	$0	$5.10 copay for generics, $12.65 copay for brands
2	$0	$1.60 copay for generics, $4.90 copay for brands
3	$0	$0

Premiums do not include Medicare Part B. PacificSource Community Health Plans is an HMO, HMO D-SNP, and PPO plan with a Medicare contract and a contract with Oregon Health Plan (Medicaid). Enrollment in PacificSource Medicare depends on contract renewal. Benefits, formulary, pharmacy network, provider network, premium, copays, and/or coinsurance may change on January 1 of each year. Members must continue to pay their Medicare Part B premium.

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Frequently asked questions

What is Low Income Subsidy (also known as "Extra Help")?

Medicare beneficiaries with limited income and resources may qualify for a Medicare program called Extra Help. This program may significantly lower their prescription drug copays, deductibles, and coinsurance. It may also significantly lower their monthly premium for their Part D plan (PDP or MAPD plan).

Who qualifies for the subsidy?

In 2025, Medicare beneficiaries qualify if they have up to $23,475 in yearly income ($31,725 for a married couple) and up to $17,600 in resources ($35,130 for a married couple). SSA does not count your home, one car, up to $1,500 set aside for burial expenses, furniture, or household items. Resources that do count include: Money in a checking or savings account, stocks, and bonds. These amounts may change in 2026.

How (and when) can someone apply?

Some people are automatically enrolled in Extra Help. Others need to apply for the program by contacting the SSA or applying online at SSA.gov. Medicare beneficiaries can apply for Extra Help at any time.

What if they don't want a plan with prescription drug coverage?

Individuals who qualify for Extra Help can "decline" the help and choose to enroll in an MA-only plan. If they do this, they should notify their carrier that they do not want the subsidy. Otherwise, Medicare will contact their plan to auto-enroll them in the least-expensive MAPD plan they offer.

Where can I find more information if I have other questions?

Contact broker services for more information or assistance by calling **866-419-0065** or emailing MedicareBrokerServices@PacificSource.com.