

# Low Income Subsidy

(Medicare Extra Help Program)



## 2024 monthly premiums in Montana

For broker informational purposes only.



### Yellowstone County

Level of Extra Help	MyCare™ Choice Rx 29 (HMO-POS)	Explorer Rx 11 (PPO)
100%	\$0.00	\$0.00

### Missoula County

Level of Extra Help	Explorer Rx 17 (PPO)
100%	\$0.00

### Other out-of-pocket costs

Category Code LICs	Deductible	Copay or Coinsurance
1	\$0	\$4.50 copay for generics, \$11.20 copay for brands
2	\$0	\$1.55 copay for generics, \$4.60 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.



## 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 2023, Medicare beneficiaries qualify if they have up to \$21,870 in yearly income (\$29,580 for a married couple) and up to \$16,660 in resources (\$44,240 for a married couple). They do not count your home, one car, burial plot, furniture, or household items. Resources that do count include: Money in a checking or savings account, stocks, and bonds. These amounts may change in 2024.

### How (and when) can someone apply?

Some people are automatically enrolled in Extra Help. Others need to apply for the program by contacting the Social Security Administration or applying online at [SSA.gov](https://www.ssa.gov). Medicare beneficiaries can apply for Extra Help at any time.

### When can they enroll in an MAPD or a PDP plan?

Medicare beneficiaries who qualify for Extra Help can enroll in a new plan (or change plans) up to once per quarter, during the first three quarters of the year.

### 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.

### What are the subsidy levels and what do they mean?

For 2024, Medicare will pay 100% of the cost of the prescription drug plan premium (based on a standard premium amount) for members who meet the qualifications. There are three levels of prescription drug copay/deductible assistance. Each level provides a different amount of financial assistance for prescription drugs.

### 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](mailto:MedicareBrokerServices@PacificSource.com).