

Low Income Subsidy

(Medicare Extra Help Program)



2027 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	Cascade Classic Rx (HMO-POS)	Cascade Premier Rx (HMO-POS)
100%	\$91.70	\$191.70

Lane County

Level of Extra Help	Valley Select Rx (HMO-POS)
100%	\$49.00

Other out-of-pocket costs

Category Code LICs	Deductible	Copay or Coinsurance
1	\$0	\$5.80 copay for generics, \$14.40 copay for brands
2	\$0	\$1.65 copay for generics, \$5.00 copay for brands
3	\$0	\$0

Premiums do not include Medicare Part B. PacificSource Community Health Plans is an HMO and HMO D-SNP 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 2026, Medicare beneficiaries qualify if they have up to \$23,940 in yearly income (\$32,460 for a married couple) and up to \$18,090 in resources (\$36,100 for a married couple). Resources do not include your home, one car, up to \$1,500 set aside for burial expenses, furniture, or household items. Resources include money in checking, savings, or retirement accounts, as well as stocks and bonds. These amounts may change in future years.

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](https://www.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.