Extra Help

Who qualifies for Extra Help?
You are automatically enrolled in full Extra Help if you are:

- **Dual eligible** (receiving both Medicare and Medicaid coverage)
- A member of a Medicare Savings Program
- Receiving Supplemental Security Income

How can I find out if I’m eligible for full or partial Extra Help?

- Call Social Security at 1-800-772-1213 to apply or request a paper application
- Visit [www.ssa.gov/medicare/prescriptionhelp](http://www.ssa.gov/medicare/prescriptionhelp) to apply
- Visit your local Social Security office to apply
- Visit [www.cornerstones4care.com](http://www.cornerstones4care.com) for more helpful tips and resources.

*Even if you don’t qualify for full Extra Help, you may qualify for partial Extra Help based on income and assets.

Medicare’s Extra Help Program

If you have Medicare Part D—and if you meet certain low-income and asset criteria, or you have both Medicare and Medicaid—the Extra Help program can help you pay for medicine and avoid the “donut hole.”

What Will I Pay at the Pharmacy With Extra Help?

Full Extra Help
- No monthly premium
- No annual deductible
- No coverage gap or “donut hole”
- No co-pay ($0) if you live in a nursing home

**Brand-name drugs** $3.70 or $8.25
**Generic drugs** $1.20 or $3.30

Partial Extra Help
- A sliding-scale premium based on income
- An annual deductible of $82
- No coverage gap or “donut hole”
- Up to 15% coinsurance

**Brand-name drugs** $8.25
**Generic drugs** $3.30

Get more out of MEDICARE PART D and Your Diabetes
### The 4 Parts of Medicare

**Part A**
Includes hospital stays, nursing home/skilled care facility, home health care, and hospice care.

**Part B**
Covers medically necessary doctor services, diagnostic testing, medical equipment, and other preventive care.

**Part C**
Offered by a health plan; combines Parts A and B and usually Part D, as well.

**Part D**
Covers medication costs

#### Covers medication costs

Your cost responsibility varies between plans. Your exact costs will depend on the Part D plan you choose. Therefore, it is important to carefully compare plans in your area when selecting coverage.

#### Medicare Part D 2017 Annual Standard Benefit Coverage

<table>
<thead>
<tr>
<th>Phase 1</th>
<th>Phase 2</th>
<th>Phase 3</th>
<th>Phase 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td><strong>Initial Coverage Limit</strong></td>
<td><strong>Coverage Gap (&quot;Donut Hole&quot;)</strong></td>
<td><strong>Catastrophic Coverage</strong></td>
</tr>
<tr>
<td>100%</td>
<td>25%</td>
<td>40%</td>
<td>5%</td>
</tr>
<tr>
<td>Up to $400</td>
<td>Up to $3,700</td>
<td>Up to $4,950</td>
<td>More than $4,950</td>
</tr>
<tr>
<td>You may have an annual deductible before your coverage kicks in.</td>
<td>At this point, you and your Part D plan share the cost of each prescription until, together, you have paid $3,700.</td>
<td>You are in the coverage gap (&quot;donut hole&quot;) until your costs plus the manufacturers’ contribution reach $4,950.</td>
<td>When catastrophic drug coverage kicks in after $4,950, you pay $3.30 for generics and $8.25 for brand-name drugs, or 5% of the drug cost—whichever is higher.</td>
</tr>
</tbody>
</table>

#### Premium:
Your premium is the amount of money you pay your health insurance company each month. If you are on Medicare, this amount is deducted from your Social Security each month.

#### Deductible:
Your deductible is the amount of money you have to pay each year before your health insurance kicks in.

#### Co-pay:
Your co-pay is the amount of money you have to pay out of pocket each time you receive medical care or buy prescription medications.

#### Coinsurance:
If you have coinsurance, you pay a percentage of the cost of each medical service or prescription, instead of a fixed co-pay amount.

#### Formulary:
A formulary is a list of medications that is covered by your Part D plan.

#### Coverage gap:
Sometimes also called the "donut hole." During this phase, you may have to pay more for your prescriptions until you reach the next coverage phase.