

**If you have to choose
between buying
groceries or paying your
Medicare bills...
SHIIP may be able to help.**

855-408-1212

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SHIIP

NC DEPARTMENT OF
INSURANCE

MIKE CAUSEY • COMMISSIONER

**Extra Help and Medicare Savings
Programs are available for those who
qualify, but you have to apply. For
more information, contact the
NC Seniors' Health Insurance
Information Program.**

EXTRA HELP

The Extra Help Program – or Low-Income Subsidy Program (LIS) – helps qualified Medicare beneficiaries pay for their Medicare prescription drug program costs, such as premiums, deductibles and coinsurance.

It's important to consider that any level of assistance provides:

- Elimination of a Part D coverage gap (donut hole)
- The opportunity to change Prescription Drug Plans at any time
- A reduced Part D deductible
- A reduced Part D copay
- A reduced cost of the drugs
- Elimination of a Late Enrollment Penalty if, when you apply for LIS, you haven't already signed up for a Part D plan

People who qualify for full Extra Help/LIS assistance will also receive these benefits:

- No Part D premium, based on plan selection
- No Part D deductible
- The lowest Part D copays

Eligibility guidelines for Extra Help are based on income and assets, and they change from year to year.

MEDICARE SAVINGS PROGRAMS

The Medicare Savings Programs (MSPs) help qualified Medicare beneficiaries pay for their Medicare Part A and Part B health care costs, such as premiums, deductibles and coinsurance. There are different levels of assistance through Medicare Savings Programs. Even if you don't qualify for full assistance (Full Medicaid), you might be eligible for coverage of some of your medical expenses.

Full Medicaid, also known as Medicare Qualified Beneficiary (MQB-Q); Qualified Medicare Beneficiary (QMB); or "Dual Eligible" provides a wide range of health services and coverage assistance, including:

- Payments for Medicare premiums
- Coverage for Parts A and B deductibles and coinsurance
- Automatic enrollment in the Extra Help Program, or Low-Income Subsidy Program (LIS), for prescription drug cost assistance

Eligibility guidelines are more complex than for other types of Medicare assistance, but the income limit is based on 100 percent of the Federal Poverty Level.

Medicare Qualified Beneficiary (MQB-B), also known as Specified Low-Income Medicare Beneficiary (SLMB) assistance, provides:

- Payments for Medicare Part B premiums
- Automatic enrollment in the Extra Help Program, or Low-Income Subsidy Program (LIS), for prescription drug cost assistance

Eligibility guidelines are based on income and assets, and they change from year to year.