



Affordability issues shouldn't stand in the way of the medications you need

## Learn how the Extra Help program can make the most out of your 2025 Medicare Part D plan

### FIND OUT HOW:

- Part D works
- The Extra Help program can provide support
- Eligibility for Extra Help works
- To apply

Discover inside how you may be eligible for more savings in 2025



# How does Medicare Part D work?

Medicare Part D covers the cost of most prescription medications you get at the pharmacy or through mail order. For this benefit, you typically pay premiums, deductibles, and co-insurance or co-payments (“co-pays”). Medicare Part D covers the rest. Your share of the costs, if any, will depend on the plan you choose, your income, and where you live.<sup>1-3</sup>

# What is the Extra Help program?

The Extra Help program offers qualifying people with Medicare Part D more support in paying for their Part D insurance and medication costs.<sup>4</sup>

# How can the Extra Help program help me?

People who qualify for Extra Help in 2025 will pay:

- No premiums<sup>4,5</sup>
- No deductibles<sup>4,5</sup>
- **No more than \$11.20** per brand-name medication<sup>6</sup>
- **No more than \$4.50** per generic medication<sup>6</sup>

If you got the **partial subsidy** in past years, and you meet program qualifications for 2025, you will now be eligible for the **full subsidy**.<sup>7</sup>

## Extra Help Enrollment:

**OVER 14 MILLION TOTAL\*<sup>7</sup>**



Most people with Medicare can only switch plans at certain times of the year. Starting in 2025, if you have Medicaid or are enrolled in Extra Help, you may be able to change your drug coverage plan once per month. If you make a change, it will begin the first day of the following month.<sup>6</sup>

# Do I qualify?†

- **If you're single:** your annual income must be less than \$22,590 and your financial resources (such as bank account and stocks) must be less than \$17,220<sup>6</sup>
- **If you're married and living with a spouse and no other dependents:** your annual income must be less than \$30,660 and your financial resources must be less than \$34,360<sup>6</sup>

**Resources would include your:** money in a checking or savings account, stocks, bonds, mutual funds, and Individual Retirement Accounts.<sup>6</sup>

**Resources would not include your:** home, vehicles, personal possessions, property you need for self support, life insurance, burial plot and expenses, back payments from Social Security or Supplemental Security Income (SSI),‡ housing assistance,‡ and certain other assets.<sup>6,8</sup>

- You are **automatically enrolled** if you are<sup>6</sup>:
  - Dual eligible in Medicare and Medicaid, or
  - A member of a Medicare Savings Program (Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary, Qualifying Individual, or Qualified Disabled Working Individual), or
  - Receiving Supplemental Security Income: benefits paid to adults 65 and older with limited income and resources who meet the financial limits

If you are eligible, you can start saving as soon as you enroll in a Part D plan.<sup>5</sup> See the back cover for how you can apply today

## FREQUENTLY USED TERMS

**Co-insurance:** The percentage of costs you pay for a covered healthcare service or prescription drug.<sup>9</sup>

**Co-pay:** A fixed amount you pay for a covered healthcare service or prescription drug.<sup>9</sup>

**Deductible:** The amount you have to pay each year before your healthcare insurance starts to pay.<sup>9</sup>

**Dual eligible:** An individual who is enrolled in Medicare Part A and/or Part B and who is enrolled in some form of Medicaid benefit.<sup>10</sup>


**Medicare Savings Program:** A Medicaid-administered program that can assist people with limited income in paying for their Medicare premiums.<sup>6</sup>

**Premium:** The amount you pay for your healthcare insurance every month.<sup>9</sup>

\*2024 Medicare Part D Benefit Calendar Year (2024 intermediate data).

†Eligibility restrictions apply and must be reconfirmed annually. The Extra Help program is independent from Amneal. This third-party organization has its own eligibility criteria and evaluation process, and Amneal cannot guarantee that a person will qualify for assistance.

‡Not counted for 9 months; only counted for 3 months of the year.



## How can I apply for the Extra Help program?

- Call Social Security at **1-800-772-1213**
- Visit **[www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp)** or
- Visit your local **Social Security office** in person

### State Health Insurance Assistance Programs

---

To receive guidance on eligibility and enrollment for the Extra Help program, or other government savings programs you may be eligible for, contact your state-specific program by visiting [info@shiphelp.org](mailto:info@shiphelp.org) or by calling **1-877-839-2675**.<sup>11</sup>

### Amneal Patient Assistance Program

---

Individuals without insurance may be eligible for medication at no cost through the Amneal Patient Assistance Program.<sup>12</sup> Find out if you meet the eligibility criteria at: [www.amneal.com/about/responsibility/patient-assistance-programs](http://www.amneal.com/about/responsibility/patient-assistance-programs) or by calling **1-877-764-9021**, Monday through Friday, 8:00 am to 5:00 pm CST.

**References:** **1.** Part D Basics. Accessed October 9, 2024. <https://www.medicareinteractive.org/get-answers/medicare-prescription-drug-coverage-part-d/medicare-part-d-coverage/part-d-basics> **2.** Help with drug costs. Medicare. Accessed October 9, 2024. <https://www.medicare.gov/basics/costs/help/drug-costs> **3.** Costs for Medicare drug coverage. Medicare. Accessed October 9, 2024. <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage> **4.** Extra Help program: Medicare's Part D Low-Income Subsidy. Medicare Interactive. Accessed October 9, 2024. <https://www.medicareinteractive.org/get-answers/cost-saving-programs-for-people-with-medicare/the-extra-helplow-income-subsidy-lis-program/extra-help-basics> **5.** Centers for Medicare & Medicaid Services. *Cut Your Medicare Prescription Drug Costs with "Extra Help."* Accessed October 9, 2024. <https://www.cms.gov/files/document/lis-extra-help-article-feb-2024.pdf> **6.** Medicare & You 2025. Medicare.gov. Published September 2024. Accessed October 9, 2024. <https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf> **7.** Centers for Medicare & Medicaid Services. *2024 Annual report of the boards of trustees of the federal hospital insurance and federal supplementary medical insurance trust funds*; 2024. Accessed October 9, 2024. <https://www.cms.gov/oact/tr/2024> **8.** Social Security Administration. *Understanding the Extra Help with Your Medicare Prescription Drug Plan*. Published February 2024. Accessed October 9, 2024. <https://www.ssa.gov/pubs/EN-05-10508.pdf> **9.** US Department of Health and Human Services. Glossary. Accessed October 9, 2024. <https://www.healthcare.gov/glossary> **10.** Dual Eligibility for Medicare and Medicaid: Requirements & Benefits for Long Term Care. American Council on Aging. Last updated: February 5, 2024. Accessed October 9, 2024. <https://www.medicaidplanningassistance.org/dual-eligibility-medicare-medicaid> **11.** About SHIPS. State Health Insurance Assistance Program. Accessed October 9, 2024. <https://www.shiphelp.org/about-us> **12.** The Amneal Patient Assistance Program. Accessed October 9, 2024. <https://amneal.com/about/responsibility/patient-assistance-programs>