



For patients with limited income or resources

# 2025 Medicare Low-Income Subsidy<sup>1</sup>

Those who qualify may be able to pay less than \$13 per prescription for certain drugs.<sup>2</sup>

## What is Medicare Low-Income Subsidy?<sup>1,3</sup>

Low-Income Subsidy, also referred to as **Extra Help**, is a federal program that helps people with Medicare pay for prescription drugs.<sup>4</sup>



Patients enrolled in or eligible for Medicare Part D and who also have limited income and resources may qualify for Extra Help



If qualified, patients pay less for premiums, deductibles, and co-payments associated with their prescription drug plan

*Do you know someone with Medicare who is struggling to pay for their medication?  
They may be able to save up to **\$2,400** in 2025 through the **Extra Help** program.<sup>1,5</sup>*

## Who qualifies for Extra Help?

- ✓ **Enrolled in or eligible for a Medicare Part D prescription drug plan**
  - Extra Help only covers costs associated with Medicare prescription drug coverage<sup>3</sup>
- ✓ **Reside in one of the 50 states or the District of Columbia<sup>3</sup>**
- ✓ **Have limited annual income that is below 150% of the Federal Poverty Level (FPL)<sup>1,3\*\*</sup>**
  - Below \$23,475 if single
  - Below \$31,725 if married and living with a spouse
- ✓ **Have limited total resources (assets)<sup>1,2,3\*</sup>**
  - Below \$17,600 if single
  - Below \$35,130 if married and living with a spouse
  - These resources include real estate (excluding primary residence), bank accounts, stocks, bonds, mutual funds, Individual Retirement Accounts (IRAs), and cash



To find out if a patient qualifies for Extra Help, they may complete a screener or submit an application at the SSA website [here](#)

**The specified annual income and total resource limits apply to the year 2025.**

To view the most recent FPL, as well as calculations of the income limits used to determine eligibility for Extra Help, visit [aspe.hhs.gov/poverty](https://aspe.hhs.gov/poverty).<sup>†</sup>



Patients automatically qualify for Extra Help if they are enrolled in Medicare and meet one of the following:<sup>5</sup>

- Have Medicaid (dual eligible)
- Receive Supplemental Security Income (SSI)
- Participate in an eligible Medicare Savings Program

**Patients who automatically qualify do not need to submit an application for Extra Help.**

## What benefit may be available for qualifying patients?

Starting in 2025, patients in the Extra Help program will pay no more than \$12.15 for certain drugs, depending on specific eligibility requirements.<sup>2</sup>

For patients who are dual eligible, and are institutionalized or are receiving home or community-based services

**\$0** Premium  
Deductible  
Co-payment

For other Extra Help patients, depending on income, resource level, and other factors<sup>¶</sup>

**\$0** Premium  
Deductible

**≤\$4.90** For each generic drug

**≤\$12.15** For each brand-name drug

<sup>\*</sup>Federal Poverty Level (FPL) is a measure of annual income used to determine financial eligibility for certain federal programs.<sup>1,7</sup> Under certain situations, a patient may still qualify for Extra Help even if their income is more than 150% of the FPL. These situations may include living in Alaska or Hawaii, having earnings from work, or supporting other family members who live with you.

<sup>†</sup>FPL table rates are published in the Federal Register by the Department of Health and Human Services (HHS) generally in January.<sup>7</sup>

<sup>\*</sup>Resource limits shown include burial expenses. When identifying countable resources to determine eligibility for Extra Help, the Social Security Administration excludes \$1,500 from an applicant's countable resources if the applicant states that they expect to use a portion of their resources for burial or funeral expenses. For a married couple living together, up to \$3,000 is excluded in such cases.

<sup>¶</sup>Other factors include enrollment in a Medicare prescription drug plan and residence in one of the 50 states or District of Columbia.

# How to apply for Extra Help?<sup>1,6</sup>

Patients should submit an application to the Social Security Administration (SSA).  
**Applying is free and can be done at any time** in any of the following ways:



## Online

At [ssa.gov/extrahelp](https://ssa.gov/extrahelp). Patients can also download and print the application, and mail the completed form to their local SSA office



## At your local SSA office

Paper applications can be obtained at a local SSA office. Submit completed form in person or via mail to the nearest SSA office. Locate a nearby office using ZIP code at [secure.ssa.gov/ICON/main.jsp](https://secure.ssa.gov/ICON/main.jsp)



## By phone

Call 800-772-1213 (TTY 800-325-0778) to apply, request a paper application, or set up an appointment at the local SSA office

## A guide to preparing the Extra Help application<sup>1</sup>

A patient should gather the following information for themselves (and their spouse if married and living together) before beginning the application process.

### 1. Gather records that show income and resources

- Bank statements
- Tax returns
- Investment statements
- Cash at home
- Real estate (other than primary home)
- Payroll slips
- Other statements or certificates

### 2. Identify total annual income

- Wages
- Social Security benefits
- Pension benefits
- Net rental income
- Alimony
- Other sources
- Food stamps, housing, energy, disaster assistance, or other exclusions should not be included**

### 3. Identify the total dollar value of their resources

- Bank accounts
- Stocks, bonds, mutual funds
- Individual Retirement Accounts (IRAs)
- Real estate (other than primary residence)
- Rental properties
- Cash owned alone or with another person (such as spouse)
- Home, vehicles, personal possessions, or other exclusions should not be included**

A detailed list of resources that do or do not count toward the total assets can be found at [ssa.gov/ssi/text-resources-ussi.htm](https://ssa.gov/ssi/text-resources-ussi.htm)



**Unsure if a patient is eligible for Extra Help? Patients can still submit an application.** The SSA will review the application and assess how much assistance, if any, the patient is eligible for.

*The application is free of charge.<sup>1</sup>*

## What happens after submitting an application?<sup>1,4</sup>

SSA will review the application and determine if a patient qualifies and how much, if any, assistance will be offered. SSA will send a response in the mail, typically within 3-6 weeks.

**Important note:** Physicians will not receive notification of approval or denial. A patient will need a mailing address and should check it regularly for a paper notification.

Patients with Medicare **should enroll in a prescription drug plan if they have not already**. Enroll during the Open Enrollment Period (**October 15-December 7**) to avoid delay in starting to receive Extra Help benefits<sup>1,6</sup>

If an Extra Help application is denied, a patient **can appeal if they disagree with the decision**. SSA will provide instructions on the appeal process<sup>1</sup>

Extra Help eligibility may be reviewed periodically. Annual eligibility reviews are conducted, usually at the end of August, and patients selected for review will receive notifications from SSA. Any necessary adjustments to Extra Help will be effective on January 1 of the next calendar year.<sup>1</sup>

## Additional information

See below for more information to help patients prepare their applications and learn more about Extra Help.



See application instructions at [ssa.gov/extrahelp](https://ssa.gov/extrahelp) or call SSA at 800-772-1213 (TTY 800-325-0778)

For details on resources, income, or Medicare prescription drug plans, visit [ssa.gov/pubs/EN-05-10508.pdf](https://ssa.gov/pubs/EN-05-10508.pdf)

For in-person information, visit the nearest Social Security office

*If you do not qualify for Extra Help, you may inquire with your Medicare Part D plan about enrollment in the Medicare Prescription Payment Plan to manage prescription drug expenses.*

For other patient resources about Medicare Part D and health insurance, [click here](#).

## Looking for support for patients on a BMS medication? We're here for you

Coverage assistance, educational resources, and financial support options may be available through **BMS Access Support**<sup>®</sup>



Call a Patient Access Specialist at **1-800-861-0048**, 8 AM to 8 PM ET, Monday - Friday



Visit [www.BMSAccessSupport.com](https://www.BMSAccessSupport.com)

The accurate completion of reimbursement- or coverage-related documentation is the responsibility of the healthcare provider and patient. Bristol Myers Squibb and its agents make no guarantee regarding reimbursement for any service or item.

**References:** 1. SSA. Understanding the Extra Help with your Medicare prescription drug plan. Accessed August 16, 2024. <https://www.ssa.gov/pubs/EN-05-10508.pdf>. 2. CMS. Announcement of Calendar Year (CY) 2025 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies. Accessed August 16, 2024. <https://www.cms.gov/files/document/2025-announcement.pdf>. 3. SSA. Program Operations Manual System (POMS): HI 03001.020 Eligibility for Extra Help (Prescription Drug Low-Income Subsidy). Accessed August 16, 2024. <https://secure.ssa.gov/poms.nsf/lnx/0603001020>. 4. NCOA. Understanding Medicare's Part D Low Income Subsidy (LIS/Extra Help). Accessed August 16, 2024. <https://www.ncoa.org/article/understanding-medicare-part-d-low-income-subsidy-extra-help>. 5. CMS. Fact Sheet 2025 Medicare Part D Bid Information and Announces Premium Stabilization Demonstration. Accessed August 16, 2024. <https://www.cms.gov/newsroom/fact-sheets/cms-releases-2025-medicare-part-d-bid-information-and-announces-premium-stabilization-demonstration>. 6. SSA. Program Operations Manual System (POMS): HI 03001.005 Medicare Part D Extra Help (Low-Income Subsidy or LIS). Accessed August 16, 2024. <https://secure.ssa.gov/apps10/POMS.NSF/lnx/0603001005>. 7. Office of the Assistant Secretary for Planning and Evaluation. Frequently asked questions related to the poverty guidelines and poverty. Accessed August 16, 2024. <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/frequently-asked-questions-related-poverty-guidelines-poverty>