

Need help paying for Medicare in New York?

Help with prescription drug costs

Extra Help

Extra Help (also called the Low-Income Subsidy) is a federal program that helps you pay for some or most of the costs of Medicare Part D prescription drug coverage. You must meet income and asset limits to qualify.

If your monthly income is under \$1,976 (\$2,664 for couples), you may qualify for Extra Help. If you are enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP), you automatically qualify for Extra Help.

If you receive Extra Help, you pay no or low premiums for your prescription drug coverage, and you have low copayments for your drugs when you go to the pharmacy.

Elderly Pharmaceutical Insurance Coverage (EPIC)

EPIC is a New York State assistance program that helps older adults with Medicare pay for prescription drug costs. EPIC is available to New York State residents who:

- Are 65 years or older
- Have annual incomes below \$75,000 (individuals) or \$100,000 (couples)
- Do not receive full Medicaid benefits
- Are enrolled, or eligible to be enrolled, in a Medicare Part D drug plan or private Medicare plan that provides drug coverage



Call the Medicare Rights Center at 800-333-4114 to learn if you are eligible for any of these programs.

You may qualify even if your income is a little over the limits. If you are eligible, Medicare Rights can help you apply.

Help with health care costs

Medicare Savings Programs (MSPs)

A Medicare Savings Program helps pay your Medicare Part B premium and can also help pay other Medicare costs. You must meet income limits to qualify. **If your monthly income is below \$2,446 (\$3,299 for couples), you may qualify for an MSP.**

There are two types of MSPs:

Qualified Medicare Beneficiary (QMB)

- Pays your Part B premium and your Part A premium (if you have one)
- Providers who accept Medicare cannot charge you Medicare deductibles or cost-sharing for Medicare-covered services
- You can have both QMB and Medicaid

Qualifying Individual (QI)

- Pays your Part B premium
- You cannot have both QI and Medicaid

To apply, you will need to submit an original, signed application and copies of:

- Social Security card
- Medicare card
- Proof of date of birth
- Proof of address when you live
- Proof of income



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