

CHECKLIST · 2026 EDITION

Extra Help with Medicare Drug Costs

The most underused program in Medicare — you may already qualify

Income Limit: ■\$23,940/yr indiv

Couple: ■\$32,460/yr

Saves: ■\$5,000+/yr

Apply: ■SSA or ssa.gov

1 What Extra Help Covers

Extra Help (also called the Low-Income Subsidy / LIS) pays most or all of your Medicare Part D costs: monthly premiums, annual deductible, and prescription copays. Full Extra Help can save \$5,000 or more per year. Even partial Extra Help provides significant savings.

If you qualify for a Medicare Savings Program (QMB, SLMB, or QI), you automatically get Extra Help — no separate application needed. If you receive SSI or Medicaid, you also get Extra Help automatically.

DR. ED'S TIP: Extra Help is one of the most valuable and most UNDERUSED programs in Medicare. Millions qualify and don't know it. If your income is anywhere near the limit, apply — the income calculation excludes certain things. Let SSA do the math.

2 Do You Qualify? Quick Check

Income limit (2026): \$23,940/year individual (\$1,995/month) or \$32,460/year couple (\$2,705/month). Resource limit: \$18,090 individual / \$36,100 couple. Resources include savings, stocks, bonds. Do NOT count: your home, car, burial plot, life insurance up to \$1,500, household goods.

You may qualify for MSP even before your Medicare starts. And qualifying for ANY Medicare Savings Program automatically gets you Extra Help. Apply through your state Medicaid office for MSP, and through SSA for Extra Help.

DR. ED'S TIP: Don't let the word 'resources' scare you. Your home and one car don't count. Many seniors have more exclusions than they realize. Apply and let them calculate.

3 How to Apply

Apply for Extra Help at ssa.gov/medicare/part-d-extra-help or call 1-800-772-1213. The application is short. Apply for MSP through your state Medicaid office — they check QMB, SLMB, and QI automatically. You can apply for both at the same time.

For a free Medicare plan review to make sure you're on the best Part D plan for YOUR medications: call (352) 841-0632 — tell them Dr. Ed sent you. 100% free.

DR. ED'S TIP: Apply for Extra Help even if you're not sure you qualify. There's no penalty for applying and being denied, and the application itself is simple. The upside is \$5,000+/year in savings.

What's Next?

1. Apply for Extra Help at ssa.gov or call 1-800-772-1213
2. Apply for MSP at your state Medicaid office (checks QMB/SLMB/QI automatically)
3. Free Medicare plan review: (352) 841-0632 — tell them Dr. Ed sent you

Over 2 million people turn to Dr. Ed every month.