

**If you have to choose  
between buying  
groceries or paying your  
Medicare costs...  
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 (LIS) – helps qualified Medicare beneficiaries pay for their Medicare prescription drug program costs, such as premiums, deductibles and coinsurance.

**It is important to consider that any level of assistance provides:**

- Elimination of a Part D coverage gap (donut hole)
- A reduced Part D deductible
- A reduced Part D copay
- Elimination of a Late Enrollment Penalty when you are approved for Extra Help

**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

If you qualify for Medicare Savings Program or get Extra Help, you'll also be able to make changes to your coverage one time during each of these quarters:

January 1 – March 31

April 1 – June 30

July 1 – September 30

If you make a change during one of these quarters, it will take effect on the first day of the following month. You'll have to wait for the next quarter to make another change. **You can't use this Special Enrollment Period from October – December.** However, all people with Medicare can make changes to their coverage from October 15 – December 7, and the change will take effect on January 1.

**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 various levels of assistance through Medicare Savings Programs. Even if you don't qualify for full Medicaid, you might be eligible for coverage of some of your medical expenses.

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

If you newly become eligible for, lose, or have a change in your Medicaid or Extra Help status, you will qualify for a Special Enrollment Period to change plans.