# Could you use some Extra Help paying for your KERENDIA® (finerenone) prescription?

If you have limited income and need help paying for your Medicare Part D costs, you may qualify for the federal *Extra Help* Low-Income Subsidy (LIS) program.



Extra Help is a Medicare program that helps people with limited income and resources pay for their Medicare Part D drug coverage premiums, deductibles, co-insurance, and other costs.

Consistent with 2024, anyone who may have qualified for partial benefits in previous years will receive the maximum benefits.

### There are 2 ways to qualify for Extra Help:

1

You automatically qualify for *Extra Help* if you have Medicare and currently receive any of the following:



Full Medicaid coverage



Help from a Medicare Savings Program to pay for your Part B premiums



Supplemental Security Income (SSI) benefits

If you do not qualify automatically, you can apply for *Extra Help* benefits if your income and resources are below a certain limit (see next page for eligibility requirements)

You do not need to be enrolled in, or eligible for, Medicaid in your state to qualify for Extra Help.



To apply for the Medicare Extra Help Program or to get more information:

- **⊘** Click here or scan the QR code provided to apply online
- Call Social Security at 1-800-772-1213
  TTY users can call 1-800-325-0778 to apply or request a print application



- **⊘** Visit your local Social Security office; <u>click here</u> to find a location near you
- **✓** Visit <u>medicare.gov/extrahelp</u> to learn more about the *Extra Help* program



## Should you apply for Extra Help?

You may qualify for Medicare *Extra Help* if your income and resources are at or below these limits. Resources may include things like bank accounts and retirement accounts, but do not include things like a car or house.\*

ANNUAL INCOME LIMITS†	TOTAL RESOURCE LIMITS <sup>‡</sup>
\$22,590 for individuals	\$17,220 for individuals
\$30,660 for married couples	\$34,360 for married couples

**Apply even if you're unsure if you qualify**. If your income or resources are above the eligibility limits, you may still qualify for *Extra Help* because certain types of income and assets may not count toward your eligibility.

## What you will pay under Extra Help in 2025:

#### **OUT-OF-POCKET COSTS<sup>§</sup>**

Premium": \$0 Deductible: \$0 Co-pay<sup>1</sup>: No more than \$12.15 per brand name prescription for a 30-day supply

If you are enrolled in a basic Medicare Part D drug plan with a premium at or below the Extra Help limit for your area, your premium will be reduced to \$0. The out-of-pocket threshold for 2025 is \$2000. This means that once the total drug costs paid between you and your plan reaches \$2000, you'll pay \$0 for each covered drug. Until then, you will only pay \$12.15 per prescription for a 30-day supply.



#### Important points to remember:

- You do not need to be enrolled in, or eligible for, Medicaid in your state to qualify for Extra Help
- You will always pay the lower cost between the Extra Help copayment and your plan's copayment for your prescription drugs. You will never pay more than \$12.15 for your brand name prescription for a 30-day supply
- Extra Help is not a replacement for Medicare Part D or any prescription drug plan. You must have a Medicare Part D plan to receive Medicare prescription drug coverage and Extra Help assistance
- If you have been denied Extra Help in the past, you can reapply if your income, resources, or situation changes
- You may be able to change your Extra Help coverage once per month. If you make a change, it will begin the first day of the following month
- You can apply for Extra Help at any time of year and do not need to wait for an enrollment window





<sup>\*</sup>Limits used to determine eligibility for all applicants as of January 1, 2025. For more information on what is counted as a resource, visit <a href="www.medicare.gov/extrahelp">www.medicare.gov/extrahelp</a>. Income limits for Extra Help eligibility are updated annually based on the federal poverty level.

<sup>&</sup>lt;sup>†</sup>Total resource limits include \$1500 per person for burial expenses. Beneficiaries must notify the Social Security Administration of the intended use of resource funds for this purpose. For all other beneficiaries, the applicable resource limits are \$17,220 for individuals and \$34,360 for married couples.

<sup>§</sup>Out-of-pocket costs for Extra Help have not changed from 2024.