Are You Struggling to Cover Medicare Costs in New York?

You may be eligible for two programs that can help with your prescription drug costs.

Extra Help
Extra Help, also known as the Low-Income Subsidy, is a federal program that assists with some or most of the expenses related to Medicare Part D prescription drug coverage. To qualify, you must meet income and asset limits:

- If your monthly income is below $1,843 (or $2,485 for couples) or if you are enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP), you automatically qualify for Extra Help.
- By receiving Extra Help, you will pay either no or low premiums for your prescription drug coverage and will have low copayments when you purchase your medications from the pharmacy.

Elderly Pharmaceutical Insurance Coverage (EPIC)
Elderly Pharmaceutical Insurance Coverage (EPIC) is a New York State assistance program that assists older adults with Medicare to pay for their prescription drug costs. You may qualify for EPIC if you:

- Are 65 years or older and live in New York
- Have annual incomes below $75,000 (or $100,000 for 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 our Helpline at 1–800–333–4374
To determine your eligibility for these programs and obtain assistance with the application process, please call our Helpline at 1-800-333-4374. Our certified counselors are ready to help.
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A Medicare Savings Program (MSP) may be able to help.

Medicare Savings Programs (MSPs)

- These programs can assist with paying your Medicare Part B premium and other Medicare costs, depending on your income. **If your monthly income is below $2,280 (or $3,077 for couples), you may qualify for an MSP.** These figures are based on the 2023 federal poverty level (FPL).

**Types of MSPs**

**Qualified Medicare Beneficiary (QMB)**
- Pays your Part B premium and 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 for an MSP

You will need to submit an original, signed application along with copies of your Social Security card, Medicare card, proof of date of birth, proof of address, and proof of income. If you qualify for an MSP, you may be able to receive help with your health care costs and gain access to necessary medical services.

**Call our Helpline at 1-800-333-4374**

Don’t let high health care costs hold you back from getting the care you need. **Call our Helpline at 800-333-4374 to learn more about MSPs and other programs that can help you with health care costs.** Even if you are not sure if you qualify, it’s worth exploring your options to see if there are programs that can provide you with assistance.