Illinois Insurance Facts
Medicare Prescription Drug Coverage
"Extra Help" for People with Limited Income & Resources
October 2009

What is Extra Help?
Individuals with limited income and resources can qualify for extra help to pay for drug costs under the Medicare prescription drug coverage. People who qualify will receive help paying for monthly premiums and/or cost sharing. The amount of extra help depends upon the amount of income and assets.

Who Qualifies for Extra Help?
People with Medicare who also receive full Medicaid benefits, SSI recipients and individuals enrolled in QMB, SLMB, and QI will automatically receive extra help to pay for prescription drug costs through the Medicare prescription drug coverage.

An individual with annual income below $10,830 (100% FPL) and married couples with income below $14,570 (100% FPL) have reduced costs:

- No premium if the individual selects a plan at or below the national benchmark ($31.94 in 2010). If a more expensive plan is chosen, the beneficiary pays the difference.
- No deductible
- $1.10 for generics or $3.30 for brand name drugs until total out-of-pocket costs reach $3,850
- After reaching $4,550 out-of-pocket, drugs are free

An individual with income between $10,831 – $14,621 (135% FPL) and married couples with income between $14,571 - $19,670 (135% FPL) have reduced costs:

Individual assets under $6,600 or assets under $9,910 for couple	**Individual assets of $6,600 – $12,510 or assets of $9,910 - $25,010 for couple**
• No premium if the individual selects a plan at or below the national benchmark • No deductible • $2.50 for generics or $6.30 for brand names until reach $3,850 in out-of-pocket costs • After reaching $4,550 out-of-pocket, drugs are free	• No premium if the individual selects a plan at or below the national benchmark • $60 deductible • 15% of drug costs until total out-of-pocket costs reach $4,550 • After reaching $3,600 out-of-pocket, $2.50 for generics or $6.30 for brand names

An individual with annual income between $14,621 – $16,245 (150% FPL) with assets less than $10,000 and married couples with income between $19,670 - $21,855 (150% FPL) with assets less than $20,000 have reduced costs:

- Sliding scale premium – based on resources
- $62 deductible
- 15% of drug costs until total out-of-pocket costs reach $4,550
- After reaching $4,550 out-of-pocket, $2.50 for generics or $6.30 for brand names

For more information, contact SHIP:
Illinois Department of Insurance
Senior Health Insurance Program
320 West Washington Street
Springfield, IL 62767-0001
www.insurance.illinois.gov

1-800-548-9034 (toll-free in Illinois)
217-785-9021 (outside Illinois)
217-524-4872 (TDD)
fpr.ship@illinois.gov