

# How to Apply

## Extra Help

is a federal program managed by the Social Security Administration.

## Three Easy Ways to Apply!

- Apply online at [www.ssa.gov](http://www.ssa.gov)
- Visit a local Social Security office or call Social Security at 1-800-772-1213
- Call **SHIBA** at 1-800-247-4422

When you file an application for “Extra Help,” you can also initiate an application for the Medicare Savings Program (see below). Idaho Department of Health and Welfare will contact you to help you finish the application.

## Medicare Savings Programs

are administered by the State of Idaho.

## To Apply:

Call Idaho Department of Health and Welfare at 1-877-456-1233 or visit an Idaho Department of Health and Welfare office.

Please note, you may be asked to provide ID and information verifying your income and assets when applying for this benefit.

## Remember:

The only way to know if you are eligible is to apply!

# After You Qualify

*Save* Money  
on your Medicare Expenses

## Using Extra Help Drug Coverage

You must be enrolled in Medicare prescription drug coverage in order to use “Extra Help”. If you have been approved for “Extra Help” but have not yet enrolled in prescription drug coverage the Humana LI-NET Program is available as your temporary drug coverage. You or your pharmacy can call the LI-NET Program at 1-800-783-1307 for coverage information. You can also call SHIBA for more information.



Senior Health Insurance  
Benefits Advisors

2025

## About Senior Health Insurance Benefits Advisors (SHIBA)

**SHIBA** is part of a nationwide organization of State Health Insurance Assistance Programs (SHIPs). **SHIBA** trains and supports counselors in communities throughout Idaho who help people understand their Medicare benefits and choices.

Call SHIBA today!

1-800-247-4422  
[SHIBA.idaho.gov](http://SHIBA.idaho.gov)



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Apply for “Extra Help”  
and Medicare Savings Programs.

# The Programs

“Extra Help” is a federal program that helps with Medicare Part D (prescription drug) costs. This Low Income Subsidy program:

- ✓ Reduces your plan’s monthly premium, often to \$0
- ✓ Reduces any drug plan annual deductible to \$0
- ✓ Greatly reduces pharmacy copays, even on expensive medications

## Medicare Savings Programs

are state administered programs that:

- ✓ Help pay some Medicare Part A and Part B costs AND
- ✓ Automatically qualify you for “Extra Help” paying for Medicare prescription drug coverage
- ✓ Offer varying amounts of assistance depending on your income and assets



# Am I Eligible?

2025 Income and Asset Limits<sup>†</sup>

Updated  
02/2025

*†These limits are guidelines. The only way to know if you qualify, for sure, is to apply.*

Extra Help Program	Family Size	Monthly Income	Assets*	Your Subsidized Drug Plan Benefit
Extra Help Subsidy (150% FPL)	Individual	\$1,956	\$17,600	Low or \$0 premium; \$0 deductible; <b>\$0 - \$12.15</b> copay on covered drugs
	Married Couple	\$2,644	\$35,130	

\*Assets include bank accounts, investments, cash, and non-home real estate. Your home, one vehicle, personal possessions and \$1,500 set aside for burial expenses won’t be counted. There may be other exceptions determined by Social Security.

Medicare Savings Programs	Family Size**	Monthly Income	Assets*	Helps You With
Qualified Medicare Beneficiary-QMB (100% FPL)	Individual	\$1,321	\$9,660	Part A and Part B premiums, deductibles and copays. Extra Help Subsidy
	Married Couple	\$1,779	\$14,470	
Specified Low Income Medicare Beneficiary-SLMB (120% FPL)	Individual	\$1,581	\$9,660	Part B premium Extra Help Subsidy
	Married Couple	\$2,131	\$14,470	
Qualifying Individual-QI (135% FPL)	Individual	\$1,776	\$9,660	Part B premium Extra Help Subsidy
	Married Couple	\$2,395	\$14,470	

\*\* Married couples can choose to have their income and assets counted under the Community Property Method. With this method one spouse may qualify as an individual for a Medicare Savings Program.

- There is no estate recovery for Medicare Savings Programs.
- Medicare eligible individuals under 65 with a higher monthly income who are working may qualify for the Workers With Disabilities (WWD) and/or Qualified Disabled Working Individuals (QDWI) programs.

Call: 1-800-247-4422

SHIBA.idaho.gov