

Medicare Enrollment Options: Help Might Be Available

Medicare Open Enrollment runs from October 15 through December 7. Whether you're enrolling for the first time or considering changes to your current coverage, it's important to understand what financial assistance programs may be available to help with your costs—like Extra Help (LIS) and the new Medicare Prescription Payment Plan (or “smoothing”).

Medicare Extra Help (Low-Income Subsidy)

The LIS helps people who enroll in a Medicare drug plan pay for **prescription drug costs**. It can significantly reduce your **monthly premiums**, **annual deductibles** and **copayments** for medications.

Who Might Be Eligible?



Those enrolled in a Medicare
prescription drug plan



Live in one of the 50 U.S.
states or D.C.



Have income below 150% of
the Federal Poverty Level

Automatically eligible if you:



Receive Full
Medicaid Coverage



Get Supplemental
Security Income



Are in a Medicare
Savings Program

Learn More about Extra Help

Visit www.ssa.gov/medicare/part-d-extra-help

Call 1-800-772-1213

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Medicare Prescription Payment Plan (also known as “smoothing”) allows Medicare beneficiaries to spread out their drug costs over the calendar year instead of paying all at once at the pharmacy.

Who Is Eligible?



Anyone with a Medicare Part D or Medicare Advantage plan with drug coverage



You can opt in any time during the year



Enrollment is voluntary and free

Why Use MPPP?

You may benefit if you:

- Have a single prescription costing \$600+
- Had \$2,000+ in drug costs in 2024 or 2025
- Face high out-of-pocket costs early in the year

How It Works

- You pay \$0 at the pharmacy
- Your plan pays the pharmacy
- You get a monthly bill from your plan for your share of drug costs in addition to your monthly premiums
- No interest or fees are charged

How to Enroll

Visit your Medicare plan's website.

Call your plan directly.

You can enroll during Open Enrollment (October 15 to December 7) or any time during the year.