

Low-Income Subsidy (LIS) Guide

You may be eligible for
a federal program
called ***Extra Help***

Clovis Cares™ is committed to helping you understand your insurance coverage so that you can stay on track with treatment. We can also help determine if you are eligible for financial assistance and match you to a program that best meets your needs to **help you start, afford, and continue treatment.**

Information pertaining to Medicare coverage and government funding options is considered third-party information for educational purposes only. Clovis Oncology does not have the authority to qualify or approve patients for any Medicare or government-funded program or foundation.

Getting *Extra Help* for Prescription Medicine

Low-income Subsidy (LIS), or **Extra Help**, is a federal program to help people with limited income and resources pay Medicare prescription drug program costs, like premiums, deductibles, and coinsurance. This **Extra Help** is estimated to be worth about \$5,000 per year.¹ Many people qualify for this program and don't even know about it. It's important to be aware of and understand savings that may be available to you.



Do I Qualify for *Extra Help*?

Extra Help only applies to costs associated with Medicare prescription drug coverage (Medicare Part D). To qualify for **Extra Help**:

- You must be enrolled in a Medicare prescription drug plan. **Extra Help** only applies to the costs associated with Medicare prescription drug coverage. There are other programs that may help with other Medicare costs.
- You must live in one of the 50 states or the District of Columbia. If you live in 1 of the 5 American territories (Puerto Rico, US Virgin Islands, Guam, Northern Mariana Islands, or American Samoa), call or visit your Medicaid office to learn what help may be available.²
- You must have limited income. Your annual income must be limited to \$19,320 for an individual or \$26,130 for a married couple living together.¹ Even if your annual income is higher, you may still be eligible. For example, if you support other family members who live with you, have earnings from work, or live in Alaska or Hawaii.¹
- You must have limited resources. Your resources must be limited to \$14,790 for an individual or \$29,520 for a married couple living together.¹ Resources include the value of the things that you own. Some examples are real estate (other than your primary residence), bank accounts, and investments (stocks, bonds, mutual funds). Your primary residence, personal possessions such as your vehicle, jewelry, or home furnishings do not count as resources.¹

You will automatically qualify for *Extra Help* if you have Medicare and Supplemental Security Income (SSI), if you have Medicare and Medicaid (also called “dual eligible”), or get help paying for Medicare through a Medicare Savings Program.³

How *Extra Help* Is Determined

You may qualify for a full or partial subsidy based on your income, resources, and household size. Here's a quick look at the different benefit levels:

Level	Eligibility	Benefit
Full Subsidy	<ul style="list-style-type: none"> • Medicare + Medicaid (dual eligible), Medicare Savings Program, or Supplemental Security Income (SSI)³ • Income levels at or below 135% of the Federal Poverty Level (FPL)⁴ • Resources that do not exceed Social Security Administration (SSA) limitations 	<ul style="list-style-type: none"> • Premium: 100% coverage⁴ • Deductible: \$0⁴ • Co-payment for generic drugs: as low as \$0⁴ • Co-payment for brand name drugs: as low as \$0⁴
Partial Subsidy	<ul style="list-style-type: none"> • Medicare only • Income level above 135%, but below 150% of the FPL⁵ • Resources that do not exceed SSA limitations 	<ul style="list-style-type: none"> • Premium: 25%-75% coverage⁵ • Deductible: \$92.00⁴ • Co-insurance: 15% up to Out-of-Pocket Threshold⁴



Clovis Cares™ can explain LIS and help with the application process. Just call 1-844-779-7707, Monday through Friday, 8 AM to 8 PM ET.

Applying for *Extra Help* is easy

Ways to apply:



Call Social Security at **1-800-772-1213 (TTY 1-800-325-0778)** to apply over the phone or to request an application

Schedule an appointment at your local Social Security office

You can apply at any time. After you apply, Social Security will review your application and send a letter to you to let you know if you qualify for *Extra Help*.

If you're a family member or caregiver, you can help Medicare beneficiaries apply for *Extra Help* with their Medicare prescription drug plan costs. If you assist someone with the application, you must answer the questions as if that person were completing the application.

What If I Don't Qualify?

Clovis Cares™ can help with your appeal

If Social Security Administration (SSA) determines that you are not eligible for **Extra Help**, Clovis Cares™ can answer any questions you may have and **help you submit an appeal within 60 days of receiving notice of the decision**. You will need to complete a form with an explanation of why you think the decision is wrong. An appointment will be set up by telephone to review your case, and you will be notified of a decision following a case review. You can also **reapply for Extra Help at any time if your income and/or resources change**.



If you are in the process of submitting an appeal or if you have been formally denied, contact **Clovis Cares™**. We may be able to help you with alternate forms of coverage or assistance.

Other ways you may lower your prescription drug costs:



Helpful Resources

Extra Help Forms

Clovis Cares™ can provide you with the LIS/**Extra Help** application and instructions for completion, or you can visit: ssa.gov/medicare/prescriptionhelp/forms.html. You may also call the SSA at **1-800-772-1213** (TTY **1-800-325-0778**) to apply over the phone or to request an original paper application, or you may apply in person at your local SSA office.

Understanding Extra Help

For more details on the **Extra Help** Program, including how to determine your resources, what counts as income, and choosing a Medicare prescription drug plan, please see “Understanding the **Extra Help** With Your Medicare Prescription Drug Plan,” available at the SSA website: ssa.gov/pubs/EN-05-10508.pdf

Medicare Information

For information on all parts of Medicare, including Part D, **Extra Help**, and the Medicare Savings Programs, please see Medicare & You 2021, available at: medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf

To receive a print copy of this publication, call **1-800-MEDICARE (1-800-633-4227)**; TTY users, call **1-877-486-2048**.

Medicaid Information

To find information on Medicaid in any state, visit: medicaid.gov

State Health Insurance Assistance Programs (SHIPs)

The State Health Insurance Assistance Program is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. For more information, and to find your local SHIP branch, please see: shiphelp.org

Clovis Cares™ can help find a local branch or answer questions about SHIP.

References: 1. Social Security Administration. Understanding the *Extra Help* with Your Medicare Prescription Drug Plan. (February 2021). <https://www.ssa.gov/pubs/EN-05-10508.pdf>. Accessed April 14, 2021. 2. Medicaid and CHIP in the Territories. <https://www.macpac.gov/wp-content/uploads/2019/07/Medicaid-and-CHIP-in-the-Territories.pdf>. Accessed October 18, 2021. 3. Members Health Insurance. Medicare's Extra Help Program. <https://mhinsurance.com/part-d/eligibility>. Accessed October 25, 2021. 4. Centers for Medicare & Medicaid Services. Announcement of Calendar Year (CY) 2021 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies, Table V-1. <https://www.cms.gov/files/document/2021-announcement.pdf>. Accessed October 14, 2021. 5. Social Security Administration. Program Operations Manual System (POMS). HI 03001.020 Eligibility for Extra Help (Prescription Drug Low-Income Subsidy). <https://secure.ssa.gov/poms.nsf/lnx/0603001020>. Accessed October 14, 2021.

Preparing your LIS Application Checklist:

Identify things you own alone, with your spouse, or with someone else. (Do not include your home, vehicles, burial plots, life insurance policies, or personal possessions.)

Identify your income from all sources: wages, Social Security benefits, pensions, and any other sources. (Do not include food stamps, energy assistance, or other income exclusions.)

Gather records such as:

- Bank statements
- Tax returns
- Payroll slips
- Any other statements or certificates that show your income and resources.

Visit the SSA website to review the **Extra Help** application and instructions: secure.ssa.gov/i1020/start or call the SSA office **1-800-772-1213** (TTY users should call **1-800-325-0778**) for a paper application. You can also get an application at your local SSA office.

Apply: complete the online form, mail a paper application, or complete the application at your local SSA office.

A Clovis Cares™ representative is always available to help you apply.

Clovis Cares™ is committed to helping you understand your insurance coverage so that you can stay on track with treatment. We can also help determine if you are eligible for financial assistance and match you to a program that best meets your needs to help you start, afford, and continue treatment.



Clovis Cares™ can help you with questions about financial support and receiving your medication.

You can:

Call **1-844-779-7707**,
Monday through Friday, 8 AM to 8 PM ET.

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