

Answer ID

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Extra Help with Drug Costs**Date Created**

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If I qualify for extra help, will my drug plan premium always be \$0?**Question**

If I qualify for extra help, will my drug plan premium always be \$0?

Answer

No. The amount of extra help you qualify for will be based on your income and resources, and your total premium will depend on the plan you join. Some people who qualify for extra help will have their premium paid up to a certain limit. If you qualify for this much extra help, there will be plans available in which you would pay no premium. There are other plans where you may have to pay a premium. Others who qualify for extra help will pay a discounted premium. This means if you qualify to pay a discounted premium, you will have to pay a percentage of your drug plan premium, no matter which drug plan you join. You can apply for extra help by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) or visiting www.socialsecurity.gov.

Be sure to ask about the premium when you are comparing plans. Call 1-800-MEDICARE (1-800-633-4227), especially plans for which you pay no premium. TTY users should call 1-877-486-2048.

You can also visit our tool, the [Medicare Prescription Drug Plan Finder](#), for a list of the Medicare drug plans available in your area.