

**Monthly Plan Premium for People who get Extra Help from Medicare
to Help Pay for their Prescription Drug Costs**

Part D Low Income Subsidy (LIS) provides extra help for people with Medicare who have limited income and resources and helps pay Medicare Prescription Drug Benefits costs. Certain Medicare beneficiaries automatically qualify for LIS. If you get extra help, your monthly plan premium may be \$0 for West Virginia Senior Advantage Institutional Special Needs Plan (ISNP). (This does not include your Medicare Part B premium you may have to pay.)

Some individuals with limited incomes and resources do not automatically qualify for LIS. If you aren't getting extra help, or if you recently received notification from CMS that you will lose extra help you can apply by filling out an application and have your LIS eligibility determined by either the Social Security Administration (SSA) or your State Medicaid Agency.

For questions about extra help with your prescription drug costs or if you need assistance completing the application:

- Call the Social Security Administration (SSA) at 1-800-772-1213. (TTY users call 1-800-325-0778) between 7:00 a.m. – 7:00 p.m. Monday through Friday.
- Apply for extra help by visiting the Social Security Administration's website at: <https://www.ssa.gov/medicare/part-d-extra-help>.
- To get copy of the application by mail, call 1-800-MEDICARE (1-800-633-4227) 24 hours a day/7 day a week. TTY users should call 1-877-486-2048.
- Call a State Health Insurance Program (SHIP) in your area for free personalized health insurance counseling. See your "Medicare & You" handbook or call 1-800-MEDICARE for their telephone number.

For individuals who received LIS in 2025 and received notice that they are no longer automatically qualified for LIS in 2026, West Virginia Senior Advantage offers a 3-month grace period for the collection of premiums and cost sharing. Before requesting the grace period, you must have already submitted and be able to confirm that you have already submitted your LIS application. If you are interested in the grace period, call us at the Member Services number at the bottom of this letter.

If you find that you are not eligible to receive extra help in 2026, you may owe higher premiums and cost sharing retrospective as of January 1, 2026.

If you lose or have a change to your LIS eligibility, beginning January 1, 2026, you are eligible for a special enrollment period (SEP) to make an election to enroll in a different Prescription Drug Plan (PDP) or Medicare Advantage Prescription Drug (MA-PD) plan between January 1, 2026, through March 31, 2026.

If you have any questions, please call Member Services at (866) 250-6352, (TTY/TDD users should call 711) from 8 a.m. to 8 p.m. seven days a week from October 1 through March 31, and from 8 a.m. to 8 p.m. Monday through Friday from April 1 to September 30. This call is free.

*****West Virginia Senior Advantage is an HMO SNP with a Medicare contract. Enrollment in West Virginia Senior Advantage depends on contract renewal.*****