

NCPA Explainer: Medicare Low Income Subsidy



Catering to patients who are eligible for Medicaid and Medicare (dual-eligible) can be a win-win.

- **Affordability.** Dual-eligible patients can get Extra Help (i.e. a low-income subsidy, LIS) for their Medicare drug benefit premiums and copays.
- **Tailored.** Patients who receive Extra Help/LIS can switch plans quarterly to find the plan most suited to their needs until Open Enrollment in October.
- **Extra benefits.** Patients may be eligible for additional OTC benefits if they qualify for certain dual eligible plans (including OTC medications, food and utility bills in some cases). Pharmacy can increase non-Rx revenue by stocking products covered by a pre-paid benefit program offered with some Medicare Advantage plans.

Patients may not know they have pre-paid benefits or might not understand how to use them. If your point-of-sale system can process these cards you have an opportunity to shine. Pre-paid benefits cards may require dedicated processing terminals.

TECHNICIAN	PHARMACIST
<ul style="list-style-type: none"> • Record the Medicare Beneficiary Identifier (MBI) from their Medicare card. Check spelling of name. • Use the MBI or last 4 of SSN to run an eligibility check with the EI Facilitator. Low-income category 1, 2, or 3 means they get Medicare Extra Help. • A Medicare beneficiary with a Medicaid card should be eligible for Medicare Extra Help, but might need assistance to access Extra Help and integrated benefits. • Seeing \$0 copays can be a clue that a patient gets Extra Help and could change plans if there's one better suited to their needs. • Patients who enroll in Extra Help get a notice on yellow paper that may tell them they have retroactive coverage of pharmacy claims . 	<ul style="list-style-type: none"> • Talk to software vendor about shortcuts to identify missing MBI for Medicare-aged patients. • Some states have MBI available in the Medicaid provider portal. • Review a reconciled med list and recommend OTC products that may compliment prescription drugs. Update med list as needed. • Recommend vaccines to close immunization gaps

www.ssa.gov/medicare/part-d-extra-help
www.cms.gov/files/document/li-net-retroactive-coverage-tip-sheet.pdf
www.humana.com/member/medicare-linet-pharmacy-resources



The *voice* of the community pharmacist

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