

## MEDICARE PART D PATIENT PROFILE: HOW EXTRA HELP WORKS



**Name:** Mateo

**Age:** 73

**Job:** Retired School Bus Driver

**Location:** Mesa, Arizona

### About Mateo

Mateo is a 73-year-old retired school bus driver who lives with his wife and has an annual income of \$12,300. For several years, Mateo has been managing multiple chronic conditions, including depression and cardiac comorbidities, specifically hypertension, hyperlipidemia, congestive heart failure (CHF) and atrial fibrillation. He does this with the help of his Medicare Part D prescription drug coverage.

Mateo's Medicine	Out-of-pocket cost with Part D Extra Help
Generic lasix for CHF and hypertension	\$2.95
Generic lisinopril for CHF and hypertension	\$2.95
Generic metoprolol for CHF and hypertension	\$2.95
Brand name medicine for depression	\$7.40
Brand name medicine for hyperlipidemia	\$7.40
Brand name medicine for atrial fibrillation	\$7.40
<b>TOTAL</b>	<b>\$31.05</b>

### Why Extra Help Matters

With Part D Extra Help, Mateo is better equipped to manage his health while avoiding emergency room visits and hospitalizations, helping to keep his out-of-pocket health care costs for other services lower too. Raising his out-of-pocket costs for these needed medicines would negatively impact Mateo's health and finances.



### Mateo's Care and Coverage

To manage these conditions, Mateo takes brand name treatments to manage his depression, hyperlipidemia and atrial fibrillation, as well as three generic medicines to manage his CHF and hypertension. Mateo works with his doctors to ensure he has access to the right medicines and is taking them appropriately to avoid harmful interactions and improve his adherence to his prescribed treatments.

Mateo's income qualifies him for additional assistance through Medicare Part D's Extra Help Program, also known as the low-income subsidy (LIS). Because his income level qualifies him for the full benefit (\$16,038 or less in 2016), Mateo now gets the extra assistance he needs to afford his medicines and care. This means he pays no more than \$2.95 out of pocket for each of his generic CHF and hypertension medicines, and his brand name medicines for depression, hyperlipidemia and atrial fibrillation are \$7.40 each.

### Did you know?

According to recent data from the Kaiser Family Foundation, relative to all Medicare beneficiaries, larger majorities of black and Hispanic beneficiaries are enrolled in Part D and participate in Extra Help, and they also tend to have lower median per capita income and savings. As a result, beneficiaries like Mateo may be disproportionately hurt by changes to this benefit.

### About Extra Help

Nearly 12 million Part D beneficiaries like Mateo are able to access their medicines thanks to Part D Extra Help, the low-income subsidy that reduces cost sharing for prescriptions and waives or lowers premiums and deductibles. Due to the complexities of their conditions, patients receiving Extra Help are often in poorer health and tend to fill more prescriptions. Further, with eligibility limited to those at or below 150 percent of the poverty level (\$17,820 in 2016), these patients are especially vulnerable to even small increases in cost sharing for needed medicines. Changing this important benefit puts patients at risk by limiting choice and forcing changes in prescribed treatment even if it is not medically appropriate. Keeping the Extra Help program intact for beneficiaries like Mateo is important for all seniors.

Learn more at [www.phrma.org/PartD](http://www.phrma.org/PartD)