

Mysteries of Medicare: LI NET - Low Income Newly Eligible Transition Drug Coverage

Certain low-income individuals covered by Medicare are eligible for a program called Low Income Subsidy (LIS), also known as Extra Help. LIS provides assistance paying for Medicare prescription drug plans (Part D) premiums and co-pays. To qualify for LIS, individuals must be covered by a Part D plan or Medicare Advantage plan with drug coverage. There may be a gap in time between a person being granted LIS coverage and the time when Part D coverage takes effect. To assist with drug costs during this gap, the LI NET (Low Income Newly Eligible Transition) program provides temporary drug coverage that lasts about 2 months. Note that if you do not enroll in a Part D plan, you will be auto-enrolled by Medicare. LI NET pays for all drugs covered under Part D and can be used at any pharmacy. Once your Part D plan becomes effective, LINET will be discontinued and only those drugs that are in your plan's formulary will be covered.

If you are covered by LI NET you will receive a welcome letter from Medicare or Social Security including the effective date for your coverage, a membership card, and instructions. If you need a prescription, take all this information to the pharmacy. The pharmacist will know how to process the claim for coverage. Your level of assistance will determine co-pays. If you incurred out-of-pocket expenses on covered drugs while eligible for LI NET you can apply for reimbursement.

If you have questions, APPRISE counselors are available to help. APPRISE is a free, confidential and unbiased service provided under the auspices of the Chester County Department of Aging. You can contact a counselor by calling your local senior center, calling the APPRISE Help Line (610-344-5004 option #2) or emailing questions to apprisèchesco@outlook.com.