

October 16, 2024



# Alert

## Increased Numbers Losing Automatic Extra Help Benefits in January

One of the long-term ripple effects of the Medicaid Unwinding completed earlier this year is that a larger than normal number of Medicare beneficiaries will lose [Extra Help](#) coverage as of Dec. 31, 2024. Beneficiaries losing their Extra Help coverage will be receiving [this notification](#) (also referred to as a “gray notice”) from the Centers for Medicare and Medicaid Services (CMS). Avisery recommends these beneficiaries reapply for Extra Help coverage now to help avoid a potential lapse in Extra Help coverage starting in January.

### Background

Individuals who receive at least one month of Medicaid or are enrolled in a Medicare Savings Program are “deemed eligible” for the Extra Help Program and will be automatically enrolled and receive assistance paying for their prescription drug costs. Extra Help approval periods for beneficiaries deemed eligible through their Medicaid status last anywhere from 8 months to 1.5 years, depending on the month of the year the individual enrolled in Medicaid.

Due to the federally-mandated continuous coverage provisions put in place during the Covid-19 Public Health Emergency (PHE), all Medicaid customers were allowed to maintain their coverage regardless of changes to their financial situation. These populations also maintained their deemed eligibility for the Extra Help program. Between July 2023 and June 30, 2024, Illinois Medicaid “unwound” from the PHE-related continuous coverage provision by re-determining eligibility for all Medicaid customers.

Individuals enrolled in Medicare who lost their Medicaid coverage during this unwinding period can anticipate losing their Extra Help coverage as of January 1, 2025. These beneficiaries will likely see an increase in the cost of their prescription drug coverage unless they re-enroll in the Extra Help program. They can re-enroll either by [applying directly through the Social Security Administration](#) or by re-enrolling in full AABD Medicaid, meeting a Medicaid spenddown for at least one month, or enrolling in a Medicare Savings Program.

### Additional Resources

- [CMS: Guide to consumer mailings from CMS, Social Security, and plans in 2024/2025](#)

- [Justice In Aging Fact Sheet: Medicare Part D Low-Income Subsidy, Medicaid, and the End of the Public Health Emergency: Tips for Advocates](#)
- [Medicare Rights Center: People Can Get Even More Extra Help in 2024](#)

## Take Our Annual Feedback Survey for a Chance To Win A Gift Card

We would truly love your participation in our [Annual Feedback Survey!](#) This survey helps us understand the needs of our professional audience and of the organizations where they work.

This anonymous survey **will take about 6-8 minutes to complete and is comprised mostly of multiple-choice questions.** If you complete the survey by **September 30th** and provide us with your contact information, your name will be entered in a drawing to win one of two \$25 gift cards!

It is very important to us to hear your thoughts! Your feedback helps shape the work that we do and offers us an opportunity to grow as a team, as a program and to grow our impact. Thank you for being a part of our Avisery community!

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### About Avisery

Avisery by AgeOptions provides tools and support to professionals serving older adults and people with disabilities, enabling them to help their clients access healthcare coverage that allows them to thrive as they age. Contact us at [avisery@ageoptions.org](mailto:avisery@ageoptions.org) or [708-628-3440](tel:708-628-3440).



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