# Compass Aetna MED D - SilverScript - Premium Awareness for Low Income Subsidy (LIS/Extra Help) and Loss of LIS

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[Loss of LIS (Extra Help)](#_Toc199840295)

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**Description:** Assists Med D CCRs in identifying and explaining premium responsibility for beneficiaries who lose Low Income Subsidy (LIS/Extra Help) and for beneficiaries who have LIS (Extra Help) but are still responsible for a portion of the premium.

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| Loss of LIS (Extra Help) |

Beneficiaries may call regarding an increase in co-pays and/or a letter they received regarding loss of Extra Help. If a beneficiary has lost Extra Help, they MUST also be advised about their premium responsibility and balance. Beneficiaries should be encouraged to reapply for Extra Help; however, beneficiaries must pay plan premiums as long as they receive an invoice to maintain consistent coverage.

Follow the steps below:

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| **Step** | **Action** |
| **1** | Review the **Rate Data** on the **Premium Billing** tabof the Medicare D Landing Pagein Compass to determine the beneficiary’s monthly premium responsibility. If the beneficiary shows **0%** LIS and an amount due for premiums, the CCR MUST advise the beneficiary:  Per review of your account, you no longer qualify for LIS. Due to this, you are responsible to pay the premium of <$XX.XX> each month. Please pay your premium each month to maintain consistent coverage. |
| **2** | Review the beneficiary’s premium Balance Details on the **Premium Billing** tab of the Medicare D Landing Pagein Compass. Advise the beneficiary of their balance and provide payment options.    **Note:** If the beneficiary has a balance of more than one (1) month’s premium, the beneficiary MUST be transferred to the Premium Billing Specialized team so they can determine if the beneficiary is in the Dunning process and assist the beneficiary with their options. |

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| LIS with Premium Due |

For some regions, the monthly premium is higher than the CMS benchmark for that region. Due to this, beneficiaries who have 100% LIS may have a premium due in 2025. Beneficiaries may call in regarding letters they received about having a premium due in 2025 or have questions about their premium responsibility. The below steps will assist MED D CCRs with confirming if the beneficiary will owe a premium in 2025.

Follow the steps below:

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| **Step** | **Action** |
| **1** | Review the **Rate Data** on the **Premium Billing** tab of the Medicare D Landing Pagein Compass to determine the beneficiary’s monthly premium responsibility. If the beneficiary shows an amount due under “Amount After LIS”, the CCR MUST advise the beneficiary of the premium due each month.  Although you have LIS, you have a monthly premium responsibility each month. The monthly LIS subsidy is <$XX.XX> and your monthly premium responsibility is <$XX.XX>. Please pay your premium each month to maintain consistent coverage. |
| **2** | Review the beneficiary’s premium **Balance Details** on the **Premium Billing** tabof the Medicare D Landing Pagein Compass. Advise the beneficiary of their balance and provide payment options.  **Note:** If the beneficiary has a balance of more than one (1) month’s premium, the beneficiary MUST be transferred to the Premium Billing Specialized Team so they can determine if the beneficiary is in the Dunning process and assist the beneficiary with their options. |

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| Frequently Asked Questions |

Refer to the following FAQs as needed:

* [What is Extra Help?](#_Toc184991091)
* [If I no longer automatically qualify, how do I apply for Extra Help?](#_Toc184991092)
* [How long does the Extra Help application process take?](#_Toc184991093)
* [What will happen if I don’t apply for Extra Help?](#_Toc184991094)
* [How do I pay my monthly premiums?](#_Toc184991095)
* [When are my monthly plan premiums due?](#_Toc184991096)
* [Can I have my premiums deducted automatically?](#_Toc184991097)
* [What happens if I do not pay my monthly premiums?](#_Toc184991098)

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| **Question** | **Answer** | | |
| What is Extra Help? | * Extra Help is financial assistance from Medicare. * It helps eligible beneficiaries pay for their Medicare prescription drug plan monthly premiums, annual deductibles, and prescription copayments/coinsurance. | | |
| If I no longer automatically qualify, how do I apply for Extra Help? | Confirm that beneficiary has not already applied for Extra Help.     * You may apply for Extra Help using one of these options:   1. Fill out and mail the application that is included in your grey letter from Medicare.   2. Fill out the online application at [www.ssa.gov/medicare/part-d-extra-help](http://www.ssa.gov/medicare/part-d-extra-help).   3. Receive and complete another copy of the application by mail.   4. Call Social Security at **1-800-772-1213, Monday-Friday 8 A.M. to 7 P.M. Local Time**.      + TTY users should call **1-800-325-0778**. * If you would like to have live assistance completing the application by phone today, I would be happy to help you. * If you need assistance at a later time, please call SilverScript MED D Customer Care toll-free at **1-866-808-7463, 24 hours a day, 7 days a week**.   + - TTY users should call **711**.   Refer to[www.ssa.gov/medicare/part-d-extra-help](http://www.ssa.gov/medicare/part-d-extra-help). | | |
| How long does the Extra Help application process take? | * It will take only a few minutes to complete the Extra Help application form. * Once you have completed and submitted your Extra Help application, it will take about 4-6 weeks to receive an answer from the Social Security Administration—the federal agency that administers the Extra Help program for Medicare. * You must continue to pay your premiums each month during this time to maintain consistent coverage. | | |
| What will happen if I don’t apply for Extra Help? | * If you choose not to apply for Extra Help, you will still keep your SilverScript coverage. * You may also have copays or coinsurance amounts for covered prescription drugs that will be your responsibility to pay as well as monthly premiums and deductibles. | | |
| How do I pay my monthly premiums? | I can assist you with processing your One-Time payment via Credit Card/Debit Card or E-check or provide you with more information about our self-service options. | | |
| **If the beneficiary responds with...** | **Then…** | |
| **Credit Card/Debit Card** | Refer to [Aetna Compass MED D - SilverScript - Premium Billing Credit Card Single-Sign-On (SSO) Processes (064883)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=29cd0a2a-b165-4baa-a448-918931058152). | |
| **E-Check** | Refer to [Aetna Compass MED D - SilverScript - Premium Billing E-Check/EFT Single-Sign-On (SSO) Processes (062995)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e374d0da-4315-4a41-97fd-d00b937ec68e). | |
| **Self-Service Options** | You can also make a payment through one of the following options:   * IVR Payment * Online Payment * Pay at a standalone CVS/pharmacy * Mail In Payment   Which payment method can I provide more information on? | |
| **If the beneficiary responds with...** | **Then...** |
| **IVR Payment** | You cancall the automated system at **1-833-287-0075** to make a One Time Credit Card/Debit Card payment. This option is available 24 hours a day. Please note that payments made on the IVR may take up to three (3) days to be visible in plan systems.  Refer to [Aetna Compass MED D - SilverScript - Premium Billing Payment IVR (062850)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=03062919-e9f9-4882-a270-29020b3d3a7c). |
| **Online Payment** | Refer to [Aetna Compass MED D - SilverScript - Premium Billing Online Payment Portal (062806)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b7eefffa-cbab-443b-9ea9-ebaece70494e).  **Note:** Payments made on AetnaMedicare.com/payyourpremium may take up to three (3) days to be visible in plan systems. |
| **Pay at a CVS Pharmacy**  **Exception:**  CVS Pharmacy at Target & Schnucks | Refer to [Aetna Compass MED D - SilverScript - Incomm (Pay at Pharmacy) Premium Payments (063010)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7bb1cebe-629c-4922-b737-c1c73418906d).  **Note:** It may take up to four (4) business days for premium payments made at the pharmacy to post to a member’s account. |
| **Mail In Payment** | You can mail your personal check or money order for the past due premium balance to:  **SilverScript Insurance Company**  **P.O. Box 7411650**  **Chicago, IL 60674-5650**  Mailed in payments can take up to two (2) weeks to be received by the plan. Payment sent via mail are subject to USPS mailing timeframes. Check payments are processed and posted to accounts within 72 hours of the plan receiving the payment. |
| When are my monthly plan premiums due? | Please pay your Medicare Part D premiums by the 1st of each month to maintain consistent coverage. | | |
| Can I have my premiums deducted automatically? | We offer convenient automatic payments options including automatic deductions from your check/savings account, credit/debit card or from your SSA/RRB benefit each month. Would you like to hear more about these options?  **CCR Note:** If the beneficiary would like to set-up automatic payments, the beneficiary MUST be transferred to the Premium Billing Specialized Team. | | |
| What happens if I do not pay my monthly premiums? | You must pay your premiums by the 1st of each month to maintain consistent coverage. If you fail to pay your premium, you may be terminated from the plan and lose coverage.  **CCR Notes:**   * If the beneficiary has a balance of more than one (1) month’s premium or was already disenrolled, the beneficiary MUST be transferred to the Premium Billing Specialized Team so they can determine if the beneficiary is in the Dunning process and assist the beneficiary with their options. * The beneficiary may be eligible for Good Cause reinstatement if they were improperly disenrolled. Refer to [Aetna Compass MED D SilverScript - Process for Good Cause Determinations For Non-payment of Plan Premiums (062864)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=211427e2-88f8-4f0b-9109-eb5516af60b8). | | |

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| Related Documents |

**Abbreviations/Definitions:**[Customer Care Abbreviations, Definitions, and Terms (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

[Compass MED D - Low Income Subsidy (LIS) Informational Overview (062987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=93b72be9-06a0-4bd8-9177-7f2c41653f9e)

[Aetna Compass MED D - SilverScript - Premium Billing General Information, Processes, & Document Index (062831)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b4765dd1-d9b7-4dbe-afd6-0e4f6b509082)

[MED D - SilverScript Plan Changes for ANOC/EOC 2025 (069026)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=406c2afe-a140-4970-9173-6ce9706c7fd8)

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