



WHAT IS BIG SKY RX? This State of Montana program pays all, or part, of most Medicare Part D Prescription Drug Plan (PDP) premiums for eligible Montanans. The program is administered by the Montana Department of Public Health and Human Services. Created by the 2005 Legislature (SB324) to help Montanans pay their Medicare Part D premiums.

HOW IS BIG SKY RX FUNDED? The tax on tobacco products is earmarked for this.

HOW DOES BIG SKY RX WORK? Any Montana Medicare recipient can fill out an application to see if they qualify. If they do, we start paying all, or a portion of, most plan's monthly Part D Prescription Drug Plan (PDP or MAPD) premium **up to \$50.60 (2025) per month.**

WHO QUALIFIES FOR BIG SKY RX?

- Be a Montana resident,
- Be on Medicare and have not received Medicaid in the last 12 months.
- Have an annual income less than about **\$30,120*** if single or about **\$40,880*** if married and living together (*these #s change with the household size, and changes annually in Feb). Some income is not counted in full in determining eligibility for Big Sky Rx.

WHAT ABOUT ASSETS? ARE THEY CONSIDERED INCOME? No, assets do not count as income in determining qualification for Big Sky Rx. A person's "nest egg" (IRAs, Stocks, Bonds, Savings & Checking Accounts, etc) do not count, but the interest or dividends they pull from them to live on is considered income. We only ask about assets to determine if a person needs to fill out an application for **Social Security Extra Help (SSEH)** – a federal program that can help with most Medicare Part D plans' co-pays, deductibles, and premiums.

2024 SSEH Income limits: \$22,590 if single or \$30,660 if married & living together.

2024 SSEH Asset limits: \$17,220 if Single or \$34,360 if married & living together.

Please see the backside for a definition of assets for SSEH eligibility determination.

WILL BIG SKY RX COVER THE COST OF THE ENTIRE PREMIUM? It depends on the plan you choose. Big Sky Rx can pay **up to \$50.60 per month (2025)** towards most Part D plan premiums (PDP) or Medicare Advantage Prescription Drug Plan (MAPD) premiums.

DO I NEED TO PICK A MEDICARE PART D PRESCRIPTION DRUG PLAN (PDP) OR MEDICARE ADVANTAGE PRESCRIPTION DRUG PLAN (MAPD) BEFORE I APPLY FOR BIG SKY RX? No, you can apply to Big Sky Rx first to see if you qualify for the program. Knowing whether you qualify may make a difference in your choice of a PDP or MAPD.

WOULD I HAVE TO WAIT UNTIL NEXT OCTOBER TO SIGN UP FOR A PLAN? No, since Big Sky Rx is a State Pharmaceutical Assistance Program (SPAP), you may sign up for a PDP or MAPD at any time during the year because qualification triggers a **Special Enrollment Period (SEP)**. Once you qualify for Big Sky Rx, your SEP allows you to enroll in any of the Medicare approved Prescription Drug Plans offered in Montana at any time of the year or change plans one time during the year outside of the Annual Election Period of October 15 - December 7.

HOW DO I SIGN UP FOR BIG SKY RX? Ask us to assist you with an application. Or you can go to www.bigskyrx.mt.gov to apply online or download an application and mail/fax it in; email bigskyrx@mt.gov; or call 1-866-369-1233 and ask to have an application mailed to you. **NOTE:** Your enrollment starts the first day of the month following receipt of all requested information.

BSRx 1-406-444-1233 • BSRx Toll free from In-State 1-866-369-1233 • Medicare 1-800-633-4227
Area Agencies on Aging/SHIP Counselors 1-800-551-3191 • Social Security Extra Help 1-800-772-1213

FOR SOCIAL SECURITY EXTRA HELP (SSEH) ELIGIBILITY DETERMINATION:

Assets are defined: Total value of any financial institution accounts (including checking, savings, certificates of deposit, retirement accounts such as Individual Retirement Accounts (IRA), 401(k) accounts and similar items), stocks, bonds, savings bonds, mutual fund shares, or other similar investments, cash, and any other real estate other than your primary home and the property on which it is located, investments and real estate (other than your primary home). Include the things you own by yourself, with your spouse or with someone else.

Do not include your primary home, vehicles, burial plots or personal possessions.