

Programs to save money on Part D prescription drug costs

Extra Help is a federal program that helps pay for some to most of the out-of-pocket costs of Medicare prescription drug coverage. If you are enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP), you automatically qualify for Extra Help regardless of whether you meet Extra Help’s eligibility requirements. If you have Medicare but do not have Medicaid, SSI, or an MSP, see the chart below to find out if you qualify:

If your income is...	And your assets are...	You can get...	Your 2018 copays are...
Up to \$1,386 (\$1,872 for couples) per month*	Up to \$9,060 (\$14,340 for couples)	Full Extra Help \$0 premium and deductible	\$3.35 generic copay \$8.35 brand-name copay No copay after \$5,000 in out-of-pocket drug costs
Below \$1,538 (\$2,078 for couples) per month*	Up to \$14,100 (\$28,150 for couples) in 2018.	Partial Extra Help Premium depends on your income. \$83 deductible or the plan’s deductible, whichever is cheaper.	15% coinsurance or the plan copay, whichever is less After \$5,000 in out-of-pocket drug costs, you pay \$3.35/generic and \$8.35/brand-name or 5% of the drug cost, whichever is greater.

*These are the income limits for 48 states and the District of Columbia. The monthly income limit in Alaska is \$1,728 (\$2,335 for couples) for full Extra Help and \$1,918 (\$2,593 for couples) for partial Extra Help. In Hawaii, the monthly income limit is \$1,591 (\$2,150 for couples) for full Extra Help and \$1,765 (\$2,386 for couples) for partial Extra Help. Residents of U.S. territories are not eligible for Extra Help.

If you think you may qualify, you can apply through the Social Security Administration (SSA). Visit www.ssa.gov or call 800-839-2675 to learn more.

Part D cost-saving checklist

If you are having trouble affording the costs associated with your Part D prescription drugs, consider the following options for reducing your costs:

- ✓ **Apply for Extra Help**
You may qualify if you have limited income and assets. See page 1 for details.
- ✓ **See if your state has a State Pharmaceutical Assistance Program (SPAP)**
Contact your SHIP to find out whether your state has an SPAP, if you are eligible, and how to apply. See page 3 for your SHIP's contact information.
- ✓ **Talk to your doctor about generic drugs**
Generic drugs are often less expensive than brand-name drugs, so you should ask your doctor if a generic drug could work for you
- ✓ **Ask your doctor about samples**
This is only a temporary solution, as your doctor can probably not provide samples for long.
- ✓ **Appeal for a formulary exception or a tiering exception**
If your drug is not covered or covered on a high cost-sharing tier, you can appeal to your plan. Ask your doctor for assistance with appealing.
- ✓ **See if there are any Patient Assistance Programs you might be eligible for**
Some drug manufacturers offer these programs. Your doctor may have to apply for you, and eligibility varies based on the program.
- ✓ **Look for charity programs that help pay drug costs**
- ✓ **See a safety net provider**
Pharmacies in certain government-funded hospitals and community health centers may provide medications at lower costs, depending on your circumstances. Call the hospital or health center directly to learn more.
- ✓ **Ask your pharmacist to waive your copay**
Your pharmacist may be able to waive copays on a case-by-case basis.
- ✓ **Ask your hospital pharmacy about charity care**
Some hospitals can adjust drug copays to be based on income.

SHIP National Technical Assistance Center: 877-839-2675, www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center 877-808-2468 | www.smpresource.org | info@smpresource.org

© 2018 Medicare Rights Center | www.medicareinteractive.org | *The Medicare Rights Center is the author of portions of the content in these materials, but is not responsible for any content not authored by the Medicare Rights Center.*

Many states offer **State Pharmaceutical Assistance Programs (SPAPs)** to help residents pay for prescription drugs. Each program works differently and has different requirements for eligibility. Some states also have qualified SPAPs, which provide a Special Enrollment Period (SEP) to allow you to enroll in or make changes to your Part D coverage. To learn if your state has an SPAP and find out if you qualify, call your State Health Insurance Assistance Program (SHIP.)

Questions about your Medicare coverage?

If you need help understanding your benefits, or if you need assistance appealing a denial of a service or item, you can contact the **Senior LinkAge Line® at 1-800-333-2433** for trustworthy and unbiased counseling.

Concerned about Medicare fraud?

Contact the **Senior LinkAge Line® at 1-800-333-2433** if you think you have experienced inappropriate marketing, fraud, or a scam related to Medicare. The **Senior LinkAge Line®** will be able to help you identify and report violations.

Local SHIP and SMP contact information	
	
<p>To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org.</p>	<p>To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org.</p>
<p><i>The production of this document was supported by Grant Numbers 90SATC0001 and 90MPCRC0001 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center (SHIP TA Center) and Senior Medicare Patrol National Resource Center and do not necessarily represent the official views of ACL.</i></p>	

SHIP National Technical Assistance Center: 877-839-2675, www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center 877-808-2468 | www.smpresource.org | info@smpresource.org

© 2018 Medicare Rights Center | www.medicareinteractive.org | *The Medicare Rights Center is the author of portions of the content in these materials, but is not responsible for any content not authored by the Medicare Rights Center.*