Lowering Part D Costs

Cost-saving checklist:



1 Apply for Extra Help

You may qualify if you have limited income and assets.

2 Ask about State Pharmaceutical Assistance Programs (SPAPs)

Contact your SHIP to find out whether your state has an SPAP, if you are eligible, and how to apply.



3 Talk to your doctor

Ask your doctor if a generic drug could work for you. Generics are often less expensive and have lower cost-sharing than brand-name drugs.

See if your doctor if you can get samples of your medication. This is only a temporary solution.

Ask your doctor for assistance with appealing. If your drug is not covered or is covered on a high cost-sharing tier, you may be able to appeal.



4 Learn about any Patient Assistance Programs (PAPs) that could help

Some drug manufacturers offer PAPs. Your doctor may have to apply for you, and eligibility varies based on the program.

5 See a safety net provider

Pharmacies in government-funded hospitals and community health centers may offer medications at reduced costs or based on income. Some centers might waive copays for Part D covered drugs upon request. Contact the facility directly to understand available benefits and costs toward your $2,000 cap.

6 Request your pharmacist to waive your copay

Your pharmacist may waive copays on a case-by-case basis if you express financial difficulty. Ensure your pharmacy is in your plan's network, as some may routinely waive copays for those with Extra Help. Check with your pharmacist for details.

7 Look for charity programs that help pay drug costs

Some hospitals can adjust drug copays to be based on income.

See if you are eligible for programs through charitable foundations like the Patient Access Network (PAN) Foundation, Good Days, CancerCare CoPayment Assistance Foundation, the HealthWell Foundation, and the National Organization for Rare Disorders (NORD)

Your SHIP is here for you!

Contact your SHIP if you have questions about Part D coverage or cost assistance programs, such as Extra Help or State Pharmaceutical Assistance Programs. SHIP counselors provide unbiased Medicare counseling and assistance.



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