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4 Ways to Help Lower Your Medicare Prescription Drug Costs

Are you a person with Medicare who's having trouble paying for prescription drugs? Getting Medicare Prescription Drug Coverage (Part D) may help, even if you have to pay a late enrollment penalty.

There are other ways you may be able to save. Consider switching to drugs that cost less. Ask your doctor if there are generic, over-the-counter, or less expensive brand-name drugs that could work just as well as the ones you're taking now. Switching to lower-cost drugs can save you hundreds or possibly thousands of dollars a year. Visit the Medicare Plan Finder at [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan) to get information on ways to save money in your Medicare drug plan. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

You can also help lower your Medicare prescription drug costs by:

1. **Exploring national- and community-based programs** that may have programs that can help you with your drug costs, like the National Patient Advocate Foundation or the National Organization for Rare Disorders. Get information on federal, state, and private assistance programs in your area at [benefitscheckup.org](https://www.benefitscheckup.org). The help you get from some of these programs may count toward your true out-of-pocket (TrOOP) costs. TrOOP costs are the expenses that count toward your Medicare drug plan out-of-pocket expenses—up to \$6,350 in 2020. These costs determine when your catastrophic coverage will begin.
2. **Looking at State Pharmaceutical Assistance Programs (SPAPs)** to see if you qualify. SPAPs offer some type of coverage to help people with Medicare with paying drug plan premiums and/or cost sharing. Find out if your state has a SPAP by visiting [Medicare.gov/pharmaceutical-assistance-program/state-programs.aspx](https://www.medicare.gov/pharmaceutical-assistance-program/state-programs.aspx) or calling 1-800-MEDICARE. SPAP contributions may count toward your TrOOP costs.

3. **Looking into Manufacturer’s Pharmaceutical Assistance Programs (sometimes called Patient Assistance Programs (PAPs))** offered by the manufacturers of the drugs you take. Many of the major drug manufacturers offer assistance programs for people enrolled in a Medicare drug plan. Find out whether the manufacturers of the drugs you take offer a PAP by visiting [Medicare.gov/pharmaceutical-assistance-program](https://www.Medicare.gov/pharmaceutical-assistance-program) or calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. Assistance from PAPs isn’t part of Medicare Part D, so any help you get from this type of program won’t count toward your TrOOP costs.
4. **Applying for Extra Help paying for your Medicare prescription drugs.** If you have Medicare and have limited income and resources, you may qualify for Extra Help. To apply for Extra Help, contact Social Security by visiting [socialsecurity.gov/i1020](https://www.socialsecurity.gov/i1020) or by calling 1-800-772-1213. TTY users can call 1-800-325-0778.

If you need help finding resources, like the ones described above, call your State Health Insurance Assistance Program (SHIP) for free personalized counseling to people with Medicare. To get the phone number for your state, visit [shiptacenter.org](https://www.shiptacenter.org), or call 1-800-MEDICARE.

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you’ve been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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