

Lowering Part D Costs

Cost-saving checklist:



Apply for Extra Help

- You may qualify if you have limited income and assets. See the following page for details.



Learn about any State Pharmaceutical Assistance Programs (SPAPs) in your state

- Call your local State Health Insurance Assistance Program (SHIP) to find out whether your state has an SPAP, if you are eligible, and how to apply. Call 877-839-2675 or go to www.shiphelp.org to contact your SHIP.



Talk to your doctor

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



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

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



Ask your pharmacist to waive your copay

- While they may not be able to do so routinely, your pharmacist may be able to waive copays on a case-by-case basis.



Look for charity programs that help pay drug costs

- Hospitals may have a charity care policy; ask your hospital's pharmacist.
- 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)

Extra Help

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 think you may qualify, you can apply through the Social Security Administration (SSA). Visit www.ssa.gov or call 800-772-1213 to learn more.

The Extra Help program		
You have:	Your eligibility requirements:	Your costs:
Medicare only	<p>Income Limit¹ Individual: \$1,976/month Couple: \$2,664/month</p> <p>Asset Limit² Individual: \$17,600 Couple: \$35,130</p>	<p>\$0 premium and deductible \$4.90 generic copay \$12.15 brand-name copay</p>
Medicare and an MSP	You are automatically enrolled in Extra Help	
Medicare and Medicaid with or without an MSP	You are automatically enrolled in Extra Help	<p>\$0 premium³ and deductible</p> <p>Income above 100% FPL \$4.90 generic copay \$12.15 brand-name copay</p> <p>Income below 100% FPL⁴ \$1.60 generic copay \$4.80 brand-name copay</p>

¹ Income limits are based on the Federal Poverty Level (FPL), which changes every year in January or February. The above income limits are based off the 2025 FPL. Limits are higher for each additional relative living with you for whom you are responsible. Income and asset limits on this chart are rounded to the nearest whole dollar. There is a \$20 income disregard (factored into the income limits above) that the Social Security Administration automatically subtracts from your monthly unearned income (e.g., retirement income).

² Asset limits include \$1,500 per person for burial expenses.

³ You pay no premium if you have a basic Part D drug plan with a premium at or below the Extra Help premium limit for your area.

⁴ You pay \$0 copays if you are institutionalized or receive home and community-based services.

Prescription Drug Fraud

Medicare drug coverage (Part D) helps cover the cost of prescription drugs; some prescriptions are also covered under Part B. Fraudulent prescription drug schemes can occur in both programs so it's important to be on the lookout. A few examples include:

- You see charges on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) for:
 - Drugs that were never picked up, delivered, or even prescribed.
 - Drugs (sometimes controlled drugs such as opioids) that were prescribed by a doctor you have never seen.
 - Drugs beyond the amount you were prescribed.
 - A different prescription drug, often one that costs more, than the one you were prescribed.
 - A drug that is not approved by the U.S. Food and Drug Administration (FDA).
- If someone offers to pay you for the use of your Medicare number to bill for prescription drugs or offers you cash or other payment to pick up prescriptions for you.
- A company offers you “free” or “discount” prescription drugs without a treating physician’s order and then bills Medicare.



Read and compare your Medicare statements to your appointment records to check for errors or suspicious charges.



If you have any concerns about your Medicare statements, contact your local **Senior Medicare Patrol (SMP)**. Your SMP can help and report the potential fraud to the correct authorities. Contact information for your local SMP is on the last page of this document.

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Who to contact

- **Your doctor:** If you are having trouble affording your drugs, work with your doctor to determine if you can switch to a different version of the drug or request a tiering exception from your plan.
- **State Health Insurance Assistance Program (SHIP):** Contact your SHIP if you have questions about Part D cost assistance programs, such as Extra Help or State Pharmaceutical Assistance Programs.
- **Senior Medicare Patrol (SMP):** Contact your local SMP if you believe you have experienced potential Medicare fraud, errors, or abuse.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 334-793-6843	SMP toll-free: 334-793-6843
SHIP email: joy.riddle@sarcoa.org	SMP email: joy.riddle@sarcoa.org
SHIP website: www.sarcoa.org	SMP website: www.sarcoa.org
To find a SHIP in another state: Call 877-839-2675 (and say “Medicare” when prompted) or visit www.shiphelp.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org

SHIP Technical Assistance Center: 877-839-2675 | www.shiphelp.org | info@shiphelp.org
 SMP Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org
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