

Part D (Medicare drug coverage)

COST-SAVING CHECKLIST

If you are enrolled in a Part D plan but cannot afford your prescriptions, there are a few additional strategies that may help lower your drug costs.

1

Apply for Extra Help

You may qualify if you have limited income and assets.

2

Ask about State Pharmaceutical Assistance Programs (SPAP)

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 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.

4

Ask your doctor about samples

This is only a temporary solution, as your doctor can probably not provide samples for long.

5

Appeal for a formulary or 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.



6

See if there are any Patient Assistance Programs (PAPs) you might be eligible for

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

7

See a safety net provider

Government-funded pharmacies in hospitals and community health centers may offer medications at reduced prices based on your situation. Contact the facility for more information.

8

Request your pharmacist to waive your copay

Your pharmacist may be able to waive copays on a case-by-case basis.

9

Ask your hospital pharmacy about charity care

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



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.

