



## Four Ways to Help Lower Your Medicare Prescription Drug Costs

Are you a person with Medicare who is having trouble paying for your prescriptions? Joining a Medicare prescription drug plan may help, even if you have to pay a late enrollment penalty. There are also other ways you may be able to save. Read on to find out more.

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. Information on ways to save money in your Medicare prescription drug plan by using mail-order pharmacies, generic drugs, or less-expensive brand-name drugs is also available by visiting [www.medicare.gov](http://www.medicare.gov) and selecting "Compare Medicare Prescription Drug Plans."

- 1. Explore National and Community-Based Programs** that might offer assistance (such as the National Patient Advocate Foundation or the National Organization for Rare Disorders). These organizations may have programs that can help with your drug costs. Information on Federal, state, and private assistance programs in your area is available on the [BenefitsCheckUp](http://www.benefitscheckup.org) ([www.benefitscheckup.org](http://www.benefitscheckup.org)) website.
- 2. Look at State Pharmaceutical Assistance Programs (SPAP)** for which you may qualify. There are 23 states and 1 territory offering some type of coverage to help people with Medicare with paying drug plan premiums and/or cost sharing. You can find out if your state has a [State Pharmaceutical Assistance Program](http://www.medicare.gov/spap.asp) by visiting [www.medicare.gov/spap.asp](http://www.medicare.gov/spap.asp).
- 3. Look into Manufacturer's Pharmaceutical Assistance Programs** (sometimes called Patient Assistance Programs) that may be 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. You can find out whether a [Pharmaceutical Assistance Program](http://www.medicare.gov/pap/index.asp) is offered by the manufacturers of the drugs you take by visiting [www.medicare.gov/pap/index.asp](http://www.medicare.gov/pap/index.asp).



**4. Apply 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 paying for your prescription drugs. Contact Social Security by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov) or calling 1-800-772-1213.

TTY users should call 1-800-325-0778.

If you need help finding resources, such as the ones described above, you can call your State Health Insurance Assistance Program (SHIP) for free personalized counseling to people with Medicare. To get their telephone number, visit [www.medicare.gov](http://www.medicare.gov) and select “Find Helpful Phone Numbers and Websites.” You can also call 1-800-MEDICARE (1-800-633-4227).

TTY users should call 1-877-486-2048.