



Revised June 2022

3 Ways to Help Lower Your Medicare Drug Costs

Are you a person with Medicare who's having trouble paying for prescription drugs? Getting Medicare 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. Contact your plan to get information on ways to save money with your drug coverage, or visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to compare your plan with other plans in your area. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Here are 3 more ways to lower your drug costs:

- **Look 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](https://www.medicare.gov/pharmaceutical-assistance-program/#state-programs) or calling 1-800-MEDICARE. SPAP contributions may count toward your Medicare drug coverage out-of-pocket threshold (or limit), which is \$7,050 in 2022. Once you've spent more than the limit, you automatically get "catastrophic coverage." It assures you only pay a small coinsurance percentage or copayment for covered drugs for the rest of the year.
- **Look into Manufacturer's Pharmaceutical Assistance Programs (sometimes called Patient Assistance Programs (PAPs))**. Many of the major drug manufacturers offer assistance programs for people with Medicare drug coverage. Find out if the manufacturers of the drugs you take offer a PAP by visiting [Medicare.gov/pharmaceutical-assistance-program](https://www.medicare.gov/pharmaceutical-assistance-program). Any help you get from this type of program won't count toward your out-of-pocket costs.

- **Apply for Extra Help paying for your 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 secure.ssa.gov/i1020/start or calling 1-800-772-1213. TTY users can call 1-800-325-0778.

Your state may have programs to help you pay your prescription drug costs. Contact your state Medicaid office or State Health Insurance Assistance Program (SHIP) for more information. Visit shiphelp.org or call 1-800-MEDICARE (1-800-633-4227) for the phone number of your SHIP. TTY users can call 1-877-486-2048.

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.

This product was produced at U.S. taxpayer expense.



CMS Product No. 11417