

## **Medicare Minute Script – March 2025**

### **Lowering Part D Costs**

Today we will learn about programs that can help you save money on your prescription drugs.

#### **Point 1: Understand the Extra Help program and if you may be eligible.**

Extra Help is a federal program that helps pay for your out-of-pocket costs with Medicare prescription drug coverage. Your income and assets determine if you are eligible. The monthly income limit is around \$2,000 for individuals and around \$2,700 for couples. The asset limit is nearly \$17,000 for individuals and around \$33,000 for couples. Even if your income or assets are above the eligibility limits, you could still qualify for Extra Help, because certain types of income and assets may not be counted. You automatically qualify for Extra Help if you have Medicaid, Supplemental Security Income, or a Medicare Savings Program.

The Extra Help program pays for your Part D premium for a basic Part D plan up to a state-specific benchmark amount. It also lowers the costs of your prescription drugs. People with Extra Help have more flexibility to change their Part D plans through Special Enrollment Periods throughout the year. Finally, if you delayed Part D enrollment and have a late enrollment penalty, Extra Help eliminates your Part D late enrollment penalty.

Remember that Extra Help is not a replacement for Part D or a plan on its own. You must still have a Part D plan to receive Medicare prescription drug coverage and Extra Help assistance. If you do not choose a plan, you will in most cases be automatically enrolled in one.

#### **Point 2: Learn if your state has a State Pharmaceutical Assistance Program.**

Many states offer State Pharmaceutical Assistance Programs, which are called SPAPs for short. SPAPs help state residents pay for prescription drugs, but each program works differently. States may coordinate their drug assistance programs with Part D. Some SPAPs require that you sign up for Part D in order to qualify for assistance. Your SPAP may help pay for your Part D plan's premium, deductible, or copayments. Certain states have qualified SPAPs. Qualified SPAPs provide a Special Enrollment Period to allow you to enroll in or make changes to your Part D or Medicare Advantage coverage. To learn if your state has an SPAP and find out if you qualify, call your State Health Insurance Assistance Program, or SHIP. You can find your SHIP by calling 877-839-2675 or visiting [www.shiphelp.org](http://www.shiphelp.org).

#### **Point 3: Use other strategies and programs to save on drug costs.**

Whether or not you qualify for Extra Help or an SPAP, you may have other options to help save on high drug costs. If you are struggling to pay for expensive brand-name medications, you may want to speak to your doctor about whether you can use a less expensive generic drug. You can also speak to your doctor about getting samples of your medication if you are temporarily having trouble accessing it. You may try speaking to your pharmacist about waiving your copay. Although pharmacists cannot routinely waive copays for people without Extra Help, your pharmacist may waive your copay on a case-by-case basis. If you are getting a drug from a hospital pharmacy, you may also be able to ask if the hospital has a charity care program that would allow you to access the drug at a lower cost.

You may be able to get medications at a reduced price for national or local discount programs, which you can find on [NeedyMeds.org](http://NeedyMeds.org) or [GoodRx.com](http://GoodRx.com). You might also be eligible for free or low-cost drugs directly from the company that makes them. These programs are called Patient Assistance Programs, or PAPs. In most cases, your doctor applies for you. Be aware that some of these coupons and discount programs may not be available to people with Medicare or may not work with your Part D plan, which means that the amount you pay will not count toward the \$2,000 cap on your Part D costs.

#### **Point 4: Be aware of potential prescription drug fraud.**

There are many types of prescription drug schemes. A common scheme could be when Medicare or your Part D plan is billed for a prescription drug that you did not receive or if you are given a different drug than what you were prescribed. It's important to read your Medicare and plan statements to check for errors or suspicious charges. This would include making sure that there were no charges for medications that were never picked up, delivered, or even prescribed. Another red flag could be drugs beyond the amount prescribed. If you notice any concerns on your Medicare statements, contact your local Senior Medicare Patrol, or SMP for short. Your SMP can help and report the potential fraud or abuse to the correct authorities.

#### **Take Action:**

1. If you think you qualify for Extra Help, you can apply through the Social Security Administration. Go to [www.ssa.gov](http://www.ssa.gov), call 800-772-1213, or visit your local branch.
2. Call your State Health Insurance Assistance Program (SHIP) to learn if your state has an SPAP and how to apply.
3. Speak with your doctor and pharmacist about other potential ways to lower your drug costs.
4. Contact your Senior Medicare Patrol (SMP) if you experience potential Medicare fraud, errors, or abuse.

Local SHIP Contact Information	Local SMP Contact Information
<b>SHIP toll-free:</b> <b>SHIP email:</b> <b>SHIP website:</b>  <b>To find a SHIP in another state:</b> Call 877-839-2675 and say "Medicare" when prompted or visit <a href="http://www.shiphelp.org">www.shiphelp.org</a> .	<b>SMP toll-free:</b> <b>SMP email:</b> <b>SMP website:</b>  <b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a> .

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SHIP Technical Assistance Center: 877-839-2675 | [www.shiptacenter.org](http://www.shiptacenter.org) | [info@shiptacenter.org](mailto:info@shiptacenter.org)

SMP Resource Center: 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) | [info@smpresource.org](mailto:info@smpresource.org)

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