

How to Lower your Prescription Drug 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 (and say “Medicare” when prompted) 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 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 are not allowed 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

How to Lower your Prescription Drug Costs

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 have Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP), you automatically qualify for Extra Help. If you have Medicare but do not have Medicaid, SSI, or an MSP, see the chart below to learn if you qualify for Extra Help. 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			
If your income is:	And your assets are:	You can get:	Your 2023 copays are:
Up to \$1,843 per month for individuals Up to \$2,485 per month for couples	Up to \$16,660 for individuals Up to \$33,240 for couples	Partial Extra Help	15% coinsurance or the plan copay (whichever is less) After reaching catastrophic coverage, \$4.15 per generic and \$10.35 per brand-name (or 5% of the drug cost, whichever is greater)
Up to \$1,660 per month for individuals Up to \$2,239 per month for couples	Up to \$10,590 for individuals Up to \$16,630 for couples	Full Extra Help	\$4.15 generic copay \$10.35 brand-name copay No copay after reaching catastrophic coverage

What is pharmacy and prescription drug fraud?

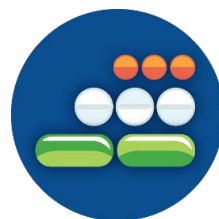
Just as it is important to get assistance with your drug costs, it is important to protect yourself against potential pharmacy or prescription fraud, errors, and abuse. There are many types of prescription drug schemes. Here are some examples of potential pharmacy or prescription drug fraud:

- A pharmacy bills Medicare for a medication that you did not receive or were not prescribed.
- A pharmacy gives you a medication that is different than what your doctor prescribed. For example, the pharmacy may give you too few pills. A pharmacy could also give you an expensive compounded medication when your doctor ordered a less expensive prescription.
- A pharmacy offers you “free” or “discount” prescription drugs without your doctor’s order, and then bill Medicare.
- A pharmacy offers you gift cards or money in exchange for you using their pharmacy.
- A pharmacy gives you expired drugs.
- A pharmacy automatically refills a prescription that you no longer need and bills Medicare, even if you do not pick up the prescription.
- A pharmacy routinely waives copays for all clients.

How can I detect pharmacy and prescription drug fraud?



Read your Medicare statements to check for errors or suspicious charges. Read your Medicare Summary Notices (MSNs) and Explanation of Benefits (EOBs) whenever you receive them. When you thoroughly read these statements, you can catch mistakes and suspicious charges.



Check that your medications are really what you were prescribed. After picking up a prescription from the pharmacy or having it delivered to your home, confirm that the medication does not look different and that you received the correct quantity.



If you notice anything suspicious with your Medicare statements or medications, contact your local **Senior Medicare Patrol (SMP)**. Your SMP can help report the incident to the correct authorities.

Local SHIP contact information	Local SMP contact information
<p>Toll-free phone number: 800-307-4444</p>	<p>Toll-free phone number: 800-307-4444</p>
<p>Online SHIP Locator: www.shiphelp.org Click: </p>	<p>Online SMP Locator: www.smpresource.org Click: </p>
<p>SHIP National Technical Assistance Center: 877-839-2675 www.shiphelp.org info@shiphelp.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2021 Medicare Rights Center www.medicareinteractive.org </p> <p><i>The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPCRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i></p>	