

Programs to save money on Part D 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 are enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP), you automatically qualify for Extra Help regardless of whether you meet Extra Help's eligibility requirements. If you have Medicare but do not have Medicaid, SSI, or an MSP, see the chart below to find out if you qualify:

If your income is...	And your assets are...	You can get...	Your 2018 copays are...
Up to \$1,386 (\$1,872 for couples) per month	Up to \$9,060 (\$14,340 for couples)	Full Extra Help \$0 premium and deductible	\$3.35 generic copay \$8.35 brand-name copay No copay after \$5,000 in out-of-pocket drug costs
Below \$1,538 (\$2,078 for couples) per month	Up to \$14,100 (\$28,150 for couples) in 2018.	Partial Extra Help Premium depends on your income. \$83 deductible or the plan's deductible, whichever is cheaper.	15% coinsurance or the plan copay, whichever is less. After \$5,000 in out-of-pocket drug costs, you pay \$3.35/generic and \$8.35/brand-name or 5% of the drug cost, whichever is greater.

If you think you may qualify, you can apply through the Social Security Administration (SSA). Visit www.ssa.gov or call 800-839-2675 to learn more.

Many states offer **State Pharmaceutical Assistance Programs (SPAPs)** to help residents pay for prescription drugs. Each program works differently and has different requirements for eligibility. Some states also have qualified SPAPS, which provide a Special Enrollment Period (SEP) to allow you to enroll in or make changes to your

Part D coverage. To learn if your state has an SPAP and find out if you qualify, call your State Health Insurance Assistance Program (SHIP.) You can find your SHIP by calling 877-839-2675 or visiting www.shiptacenter.org.

Additional Resources

To schedule an appointment with a Medicare Specialist:

Call
866-448-0160 or email
medicare@connexioninsurance.com

Part D cost-saving checklist

If you are having trouble affording the costs associated with your Part D prescription drugs, consider the following options for reducing your costs:

- ✓ **Apply for Extra Help**
You may qualify if you have limited income and assets. See page 1 for details.
- ✓ **See if your state has a State Pharmaceutical Assistance Program (SPAP)**
Contact your SHIP to find out whether your state has an SPAP, if you are eligible, and how to apply. See page 1 for your SHIP's contact information.
- ✓ **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
- ✓ **Ask your doctor about samples**
This is only a temporary solution, as your doctor can probably not provide samples for long.
- ✓ **Appeal for a formulary exception or a 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.
- ✓ **See if there are any Patient Assistance Programs you might be eligible for**
Some drug manufacturers offer these programs. Your doctor may have to apply for you, and eligibility varies based on the program.
- ✓ **Look for charity programs that help pay drug costs**
- ✓ **See a safety net provider**
Pharmacies in certain government-funded hospitals and community health centers may provide medications at lower costs, depending on your circumstances. Call the hospital or health center directly to learn more.
- ✓ **Ask your pharmacist to waive your copay**
Your pharmacist may be able to waive copays on a case-by-case basis.
- ✓ **Ask your hospital pharmacy about charity care**
Some hospitals can adjust drug copays to be based on income.

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