

Medicare Minute Script – June 2018 How to Afford Your Part D Drug Costs

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

Point 1: Learn how Extra Help works and find out if you are eligible.

Extra Help is a federal program that helps you pay for some to most of the out-of-pocket costs of Part D Medicare prescription drug coverage if your assets and income are below specified limits. In most states, the 2018 monthly income limit is \$1,538 for a single person and \$2,078 for couples. If you live in Alaska or Hawaii, the income limits are higher: Alaska's are \$1,918 for single people and \$2,593 for couples. Hawaii's are \$1,765 for single people and \$2,386 for couples. Residents of U.S. territories are not eligible for Extra Help. If you are enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP), you automatically qualify for Extra Help. Even if your income or assets are above the specified limits, you could still qualify, because certain types of income and assets may not be counted. For help determining your eligibility, contact your State Health Insurance Assistance Program (SHIP) or the Social Security Administration.

The Extra Help program pays for your Part D premium up to a state-specific benchmark amount. It also lowers the costs of your prescription drugs. People with Extra Help have a monthly Special Enrollment Period to enroll in a Part D plan or switch between plans in 2018. Finally, if you delayed Part D enrollment, Extra Help eliminates any Part D late enrollment penalty. Remember that Extra Help is not a replacement for a Part D plan: You must still have a Part D plan to receive Extra Help. If you do not choose a plan, you will in most cases be automatically enrolled in one.

Point 2: Understand State Pharmaceutical Assistance Programs (SPAPs) and how to apply.

Many states offer State Pharmaceutical Assistance Programs (SPAPs) to help residents pay for prescription drugs. 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. Many SPAPs continue providing coverage during your Part D Plan's coverage gap. In these cases, if a drug is covered by both your SPAP and your Part D plan, the amount you pay for prescriptions plus the amount the SPAP pays will count toward the out-of-pocket maximum. The out-of-pocket maximum is the amount you must meet before reaching catastrophic coverage. During catastrophic coverage, you will pay 5% of the cost for each of your drugs, or \$3.35 for generics and \$8.35 for brand-name drugs (whichever is greater).

Your SPAP may also help pay for your Part D plan's premium, deductible, or copayments. Certain states have qualified SPAPs. Qualified SPAPs provide you a Special Enrollment Period 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, contact your State Health Insurance Assistance Program (SHIP).

Point 3: Learn about other programs and strategies for saving 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

SHIP National Technical Assistance Center: 877-839-2675, www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center 877-808-2468 | www.smpresource.org | info@smpresource.org

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costs. If you are struggling to pay for expensive brand-name medications, you may want to speak to your doctor about using a generic drug. You can also speak to your doctor about accessing samples of your medication if you are temporarily having trouble accessing it. You can also ask 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.

Take Action:

1. If you think you qualify for Extra Help, you can apply online at www.ssa.gov or contact your State Health Insurance Assistance Program (SHIP) for help determining your eligibility.
2. Contact your State Health Insurance Assistance Program (SHIP) to learn if your state has an SPAP and how to apply.
3. Contact your Senior Medicare Patrol (SMP) if you suspect prescription billing errors or think you have been the victim of Medicare fraud or attempted Medicare fraud.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free:	SMP toll-free:
SHIP email:	SMP email:
SHIP website:	SMP website:
To find a SHIP in another state:	To find an SMP in another state:
Call 877-839-2675 or visit www.shiptacenter.org .	Call 877-808-2468 or visit www.smpresource.org .
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