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## Help Paying for Prescription Drugs

People can often get help with the cost of their medicines from public and private programs. Some programs let people buy drugs at discounted prices. Others help people who can't afford any part of their medicine costs.

All programs will make you complete an application form, and most will require information from your doctor. Ask a member of your health care team for help, if you think you need it.

### Pharmaceutical Research and Manufacturers of America (PhRMA)

Website: <https://medicineassistancetool.org/><sup>1</sup>

[Pharmaceutical Research and Manufacturers of America \(PhRMA\)](#)<sup>2</sup> created the Medicine Assistance Tool (MAT) to provide a search engine of financial assistance resources for patients,

**Scam Alert:** There are people who call, email, or go door-to-door who say they're with PPA and ask for money or personal information. **PhRMA does not ask for money and doesn't call or email people.** Contact them directly if someone does this to you.

### NeedyMeds, Inc.

Website:<sup>3</sup>[www.needy meds.org](http://www.needy meds.org)<sup>4</sup> Toll-free number: 1-800-503-6897

NeedyMeds provides information about many drug assistance programs. They do not help with problems or help you search for drug assistance programs.

NeedyMeds, Inc., also has its own drug discount card that you can print out for free

online. It can be used in certain drugstores, but you can't use it along with your insurance.

**Scam Alert:** There are lookalike websites that say they're with NeedyMeds that ask for money. **NeedyMeds does not ask for money** for its information. Contact [NeedyMeds](#)<sup>5</sup> if you see anything like this.

## Store-based drug discount programs

Some large drugstores, grocery stores, and discount chains offer certain generic prescriptions at very low rates. You might need to call many places to find the cheapest source for your medicine. Again, you'll need to know the exact name of the drug and how to spell it, how much of the drug you take in each dose, and the number of doses you need in a month's supply.

## BenefitsCheckUp

Website: [www.benefitscheckup.org](http://www.benefitscheckup.org)<sup>7</sup> (select Find My Benefits)

Provided by the National Council on the Aging, BenefitsCheckUp is an online resource for people age 55 and older who find it hard to pay for their medicines, health care, utilities, food, and other basic needs. BenefitsCheckUp helps you find state, federal, and private benefits programs where you live. This resource includes programs in all 50 states and the District of Columbia.

By answering questions about where you live, your income, and your medicines, this service can find drug assistance programs that might work for you.

The website also includes questionnaires that search for programs to help with rent, food, housing, property taxes, and other needs.

## Medicare services

Website: [www.medicare.gov](http://www.medicare.gov)<sup>8</sup> Toll-free number: 1-800-MEDICARE (1-800-633-4227). English- and Spanish-speaking staff are available at this number. .

Medicare is the United States' health insurance program for people age 65 or older, although certain younger people with disabilities might also qualify.

This federal government website can help you sign up for Medicare and choose the

right Medicare-approved prescription drug plan (called the Part D plan) based on where you live, your income, and the drugs you take.

You can learn more details about the Medicare Part D drug plans and how to choose one in [Medicare Part D Prescription Drug Coverage](#)<sup>9</sup>. You can read it on our website, or call us to have a free copy mailed to you.

## Medicaid services

Website: [www.cms.gov/MedicaidGenInfo/](http://www.cms.gov/MedicaidGenInfo/)<sup>10</sup>

Medicaid is a state-run program funded by the federal and state government. It helps people and families who have very limited incomes. Medicaid pays for health care costs, such as doctor visits, hospital visits, and prescription drugs. You can find eligibility requirements and general information at the website above.

## State health departments

Because each state's Medicaid program is run by that state, income cut-offs, asset limits, and benefits vary from one state to another. In some states, the program may have a different name (TennCare, Medi-Cal, etc.) Contact your State Health Department for more information on requirements and how to apply.

To find your State Health Department, call the US Department of Health and Human Services at this toll-free number: 1-877-696-6775. You can also find it online at [www.usa.gov/state-health](http://www.usa.gov/state-health)<sup>11</sup>.

## Hyperlinks

1. [medicineassistancetool.org/](http://medicineassistancetool.org/)
2. [www.phrma.org/about/members](http://www.phrma.org/about/members)
3. <http://www.needymeds.org>
4. <http://www.needymeds.org/>
5. [http://www.needymeds.org/inclusions/scam\\_alert.htm](http://www.needymeds.org/inclusions/scam_alert.htm)
6. <http://www.benefitscheckup.org>
7. <http://www.benefitscheckup.org/>
8. <http://www.medicare.gov/>
9. [www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid/part-d.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid/part-d.html)
10. <http://www.cms.gov/MedicaidGenInfo/>

11. [www.usa.gov/state-health](http://www.usa.gov/state-health)
12. [www.healthcare.gov](http://www.healthcare.gov)
13. [www.healthcare.gov](http://www.healthcare.gov)

## References

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US Centers for Medicare and Medicaid Services. *Pharmaceutical assistance program*. Accessed at <https://www.medicare.gov/pharmaceutical-assistance-program/Index.aspx> on April 11, 2019.

US Centers for Medicare and Medicaid Services. *Save on drugs*. Accessed at <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/save-on-drug-costs> on April 11, 2019.

US Department of Health and Human Services. *Prescription assistance*. Accessed at <https://healthfinder.gov/FindServices/SearchContext.aspx?topic=696> on April 11, 2019.

## Additional resources

## **US Department of Health and Human Services, State Health Marketplaces**

Toll-free number: 1-800-318-2596 (also in Spanish) TTY: 1-855-889-4325

Website: [www.healthcare.gov](http://www.healthcare.gov) ([www.healthcare.gov](http://www.healthcare.gov))<sup>12</sup>

Provides information on the new insurance law, takes you through the steps of finding insurance, and much more. If you don't have Internet access, the phone number will help you connect with your state's Marketplace to sign up for a plan

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Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as journalists, editors, and translators with extensive experience in medical writing.

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