

## **Saving Dough in the “Doughnut Hole”**

If you are enrolled in a Medicare prescription drug plan and your prescription drug costs reach \$2,250, you may find yourself in the donut hole—officially called the coverage gap—without any prescription drug coverage. It can be a costly gap—you pay 100% of your drug costs until you have paid \$3,600 in out-of-pocket costs. After that, almost all of your drug costs are covered by your plan. The National Mental Health Association (NMHA) hopes the following tips and resources will help you save money or find programs that may offer financial help when paying out-of-pocket for your prescription drugs.



### **Assistance Programs & Resources**

#### **Medicare Extra Help Program**

If you have Medicare and have limited income and resources, you may qualify for *Extra Help* paying for your prescription drugs. Medicare beneficiaries who qualify for *Extra Help* have no coverage gap. You can apply for *Extra Help* at [www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org) or [www.socialsecurity.gov](http://www.socialsecurity.gov) or by calling Social Security at 1-800-772-1213.

#### **State Pharmaceutical Assistance Programs (SPAPs)**

SPAPs are state-funded programs that provide low-income and medically needy senior citizens and individuals with disabilities financial assistance for prescription drugs. Assistance from qualified SPAPs may count towards your out-of-pocket costs. To determine your eligibility and to apply for SPAPs, go to [www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org). Call NMHA's Resource Center at 1-800-969-6642 to find out if your state has a SPAP.

#### **Patient Assistance Programs (PAP)**

Many drug manufacturers offer free or reduced-cost prescription drugs to low income Part D enrollees in the donut hole. Each PAP has its own eligibility rules and list of covered drugs. Remember that drugs you receive from a PAP may not count towards your out-of-pocket costs. For more information, go to the Partnership for Prescription Assistance at [www.pparx.org](http://www.pparx.org) or call NMHA's Resource Center at 1-800-969-6642.

#### **Private Assistance Programs**

If you have a specific disease, you may be eligible for private assistance programs. Look for national organizations or their state chapters that advocate for people with your condition. You can also visit the federal government's National Institutes of Health website ([www.nlm.nih.gov/medlineplus/financialassistance.html](http://www.nlm.nih.gov/medlineplus/financialassistance.html)) which has links to different organizations that may have information on financial assistance for specific chronic diseases.

## Prescription Drug Discount Cards

Prescription drug discount cards, available at most retail pharmacies, let members receive discounted prices on their medication. In addition, some pharmaceutical companies offer drug discount cards. Remember to send your receipt to your drug plan to guarantee that the money you spend counts towards your out-of-pocket costs.

## Mail-Order Discount Pharmacies

Some retail pharmacies and online pharmacies offer discounts when people order prescription drugs by mail. While most do not charge membership fees, there may be shipping and handling costs. For a list of mail-order pharmacies, contact the Medicare Rights Center at [www.medicarerights.org](http://www.medicarerights.org) or by calling 202-589-1316.

## Community-Based Resources

Call the 2-1-1 program in your local community for a referral to local organizations, such as the county health department, healthcare clinics, local services agencies, non-profit agencies and religious organizations, which may have free or discounted medicine programs. To find out if your community has a 2-1-1 program, go to [www.211.org](http://www.211.org) or call NMHA's Resource Center at 1-800-969-6642. Your local mental health association can also direct you to community resources. Go to [www.nmha.org/affiliates/directory/](http://www.nmha.org/affiliates/directory/) or call NMHA's Resource Center for the number to your local mental health association.

## Former or Current Employer

Find out if your current or former employer or union may provide prescription drug assistance to employees and retirees.

## Additional Help

If you need more information or help finding the resources listed above, check with your State Medical Assistance (Medicaid) office or contact your State Health Insurance Assistance Program (SHIP) for free personalized counseling. For the number to your local SHIP or Medicaid office, call NMHA's Resource Center at 1-800-969-6642. Also check with the Resource Center or visit [www.nmha.org/medicare](http://www.nmha.org/medicare) and [www.mentalhealthpartd.org](http://www.mentalhealthpartd.org) for more information about the Medicare prescription drug program.

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## No Donut Hole?

Each year people with Medicare prescription drug coverage have the option to switch drug plans during Open Enrollment, every November 15 to December 31. There may be Medicare drug plans in your area next year without a coverage gap or that offer some coverage in the donut hole. Compare these plans to your current plan so you may choose the best and most cost efficient plan for you. For more information on Open Enrollment, call NMHA's Resource Center at 1-800-969-6642 or visit [www.nmha.org/medicare](http://www.nmha.org/medicare).

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## Tips

### Tip #1: Talk with Your Doctor

Discuss with your doctor if switching to generic drugs or less expensive brand-name drugs is a safe option for you. It is important to tell your doctor if you cannot afford your prescriptions. He or she may be able to give you free samples of your medication.

### Tip #2: Always Use Your Medicare Drug Plan Card

Keep using your drug plan card even while in the donut hole. Doing so guarantees that you will receive the drug plan's discounted rates at your local pharmacy and that the money you spend is counted towards your out-of-pocket costs.

### Tip #3: Save Your Receipts

The government will pay all or most of your prescription drug costs during a plan year if you spend more than \$3,600 in out-of-pocket costs. Although your PDP must keep track of your out-of-pocket costs, it is important that you also keep track of your out-of-pocket costs.

### Tip #4: Comparison Shop

- Compare the prices of your prescription drugs at different retail pharmacies. Many retail pharmacies list their prices for commonly prescribed drugs online, or you can call local pharmacies to request prices for your medications.
- Some states also have a website that residents may use to compare drug prices of commonly prescribed drugs at various pharmacies throughout the state. To compare drug prices in Maryland, visit [www.oag.state.md.us/drugprices](http://www.oag.state.md.us/drugprices); in New York, [www.nyagr.org](http://www.nyagr.org); and in Florida, [www.myfloridarx.com](http://www.myfloridarx.com).