

Help Buying Drugs: Prescription Assistance Programs (PAPs)

Do you need help paying for prescription drugs?

You may qualify for a Prescription Assistance Program (PAP). PAPs are also called Patient Assistance Programs. Most drug companies offer PAPs. Some state governments offer PAPs. And there are some PAPs for people with certain diseases or conditions.

A Word to the Wise


Drug companies sponsor most PAPs. The PAP helps you buy the company's brand-name drugs. The company hopes that when you no longer qualify for the program, you will still buy the brand-name drug.

How do I qualify for a PAP?

You must need help paying for your drugs. Usually you cannot get a PAP if your health insurance covers the drug.

For many PAPs, your household income must be less than \$20,000 for one person, \$28,000 for a couple, \$35,000 for a family of 3, and \$40,000 for a family of 4. Usually, you cannot have more than \$15,000–\$20,000 in assets. Assets include savings, mutual funds, and retirement savings. Your home and one car do not count as assets.

However, there are some programs for people with higher incomes. You may qualify if you do not have drug coverage and you need expensive drugs. To learn more, visit our free website, www.ConsumerReportsHealth.org/BestBuyDrugs.



Pharmacists are a great resource to help you find a PAP. Don't hesitate to ask them. Your doctor may also be able to suggest ways to save on drug costs.

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Our advice:

Remember that the brand-name drug will usually cost you more than a generic drug. Before you apply for a PAP, ask your doctor if there is a generic drug that would work just as well as the brand-name drug covered by the PAP.

Can I get help from a PAP if I have Medicare?

If you already have Medicare Part D prescription drug coverage, some PAPs will help you while you are in the “doughnut hole.” (The doughnut hole is slowly getting smaller, and it will end in 2020.)

Before you apply for a PAP, you should apply for Medicare’s Extra Help or Low Income Subsidy (LIS) program. It helps you pay for Medicare Part D. To learn more, call **1-800-MEDICARE**. In California, call **HICAP** at **1-800-434-0222**.

How can I find a PAP?

- Ask your doctor, clinic, or pharmacist.
- Go to the website for the company that makes the drug you need. Most drug companies have links to their PAPs on their home page.
- Look online. We recommend the following websites:

RxAssist

www.rxassist.org

Partnership for Prescription Assistance

www.pparx.org

Needy Meds

www.needymeds.org

Medicare

www.medicare.gov/pap

Medicare Rights Center

www.medicarerights.org

Can I get help from a PAP if I have Medicaid?

In most cases, no. This is because Medicaid usually pays for your drugs.

Can I get help applying for a PAP?

Your clinic, pharmacy, or doctor’s office may be able to help you apply. If you have Medicare, call your local State Health Insurance Program. To find it, call **1-800-MEDICARE**.

How do I apply for a PAP?

You need to fill out an application form for each program you apply to. Usually, each form will ask for:

- Your income and a copy of your last tax return or a pay stub.
- Your assets, such as savings, stocks, bonds, mutual funds, and retirement savings.
- Proof that you are a U.S. citizen or a permanent resident.
- Proof that you do not have health coverage for the drugs you need. This can be a letter denying you benefits or saying that your benefits are ending.
- A current prescription for each drug. You may also need a signed letter or form from your doctor.

How will I get my drugs?

Some programs have you pick up the drugs at a pharmacy. Others send you the drugs in the mail. A few programs send the drugs to your doctor’s office.

This series is produced by Consumers Union and *Consumer Reports Best Buy Drugs*, a public information project supported by grants from the Engelberg Foundation and the National Library of Medicine of the National Institutes of Health. These materials were also made possible by a grant from the State Attorney General Consumer and Prescriber Education Grant Program which is funded by the multi-state settlement of consumer fraud claims regarding the marketing of the prescription drug Neurontin. This brief should not be viewed as a substitute for a consultation with a medical or health professional. It is provided to enhance communication with your doctor, not replace it. Neither the National Library of Medicine nor the National Institutes of Health are responsible for the content or advice herein.