



cancer.org | 1.800.227.2345

## Help Paying for Prescription Medicines

If you are having trouble paying for your medicines, your first step should be to talk with your cancer care team. They often know about programs and resources that might help with the costs of medicines.

- [Pharmaceutical Research and Manufacturers of America \(PhRMA\)](#)
- [NeedyMeds, Inc.](#)
- [RemediChain](#)
- [Store-based drug discount programs](#)
- [BenefitsCheckUp](#)
- [Medicare services](#)
- [Medicaid services](#)
- [State health departments](#)
- [State health marketplaces](#)

There are public and private programs that might be able to help. Some programs let people buy medicines at discounted prices. Others help people cover the whole cost of medicines they can't afford to pay for. You will need to complete an application for all of these programs. Most will require information from your doctor, so ask a member of your cancer care team for help, if needed.

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

Website: [medicineassistancetool.org](http://medicineassistancetool.org)<sup>1</sup>

PhRMA created the Medicine Assistance Tool (MAT) to help people search for patient assistance resources from different groups.

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: [www.needymeds.org](http://www.needymeds.org)<sup>2</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 if you see anything like this.

## **RemediChain**

Website: [www.donatemymeds.org](http://www.donatemymeds.org)<sup>3</sup> Call or text: 833-999-1003

RemediChain takes donated unused cancer medications and partners with local cancer centers in the U.S. to make treatments available to people experiencing financial hardships. You can register to donate your unused medication or ask for a needed medication through their website.

## **Store-based drug discount programs**

Some large pharmacies, 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>4</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>5</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 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 medicines 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>6</sup>.

## **Medicaid services**

Website: [www.cms.gov/MedicaidGenInfo](http://www.cms.gov/MedicaidGenInfo)<sup>7</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 medicines. 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>8</sup>.

## State health marketplaces

Website: [www.healthcare.gov](http://www.healthcare.gov)<sup>9</sup>

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

Information on the new insurance law, takes you through the steps of finding insurance and medication coverage, 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.

## Hyperlinks

1. [medicineassistancetool.org/](http://medicineassistancetool.org/)
2. [www.needymeds.org/](http://www.needymeds.org/)
3. [www.donatemyeds.org/](http://www.donatemyeds.org/)
4. [www.benefitscheckup.org/](http://www.benefitscheckup.org/)
5. [www.medicare.gov/](http://www.medicare.gov/)
6. [www.cancer.org/cancer/financial-insurance-matters/understanding-health-insurance/government-funded-programs/medicare/part-d.html](http://www.cancer.org/cancer/financial-insurance-matters/understanding-health-insurance/government-funded-programs/medicare/part-d.html)
7. [www.cms.gov/MedicaidGenInfo/](http://www.cms.gov/MedicaidGenInfo/)
8. [www.usa.gov/state-health](http://www.usa.gov/state-health)
9. [www.healthcare.gov/](http://www.healthcare.gov/)

## References

Altice CK, Banegas MP, Tucker-Seelay RD, et al. Financial hardships experienced by cancer survivors: A systematic review. *J Natl Cancer Inst*, 2017;109(2): 1-17.

American Cancer Society Cancer Action Network. The costs of cancer. 2017. Accessed

at <https://www.fightcancer.org/policy-resources/costs-cancer> on August 22, 2023.

National Council on Aging (NCOA). Benefits check up. Accessed at <https://www.benefitscheckup.org> on August 22, 2023.

NeedyMeds. Prescription assistance. Accessed at <https://www.needymeds.org/pap> on August 22, 2023.

Pharmaceutical Research and Manufacturers of America (PhRMA). Patient resources. Accessed at <https://medicineassistancetool.org/> on August 22, 2023.

US Centers for Medicare and Medicaid Services. Medicaid. Accessed at <https://www.medicare.gov/basics/costs/help/medicaid> on August 22, 2023.

US Centers for Medicare and Medicaid Services. Pharmaceutical assistance program. Accessed at <https://www.medicare.gov/pharmaceutical-assistance-program/Index.aspx> on August 22, 2023.

US Centers for Medicare and Medicaid Services. Save on medicines. Accessed at <https://www.medicare.gov/basics/costs/help/drug-costs> on August 22, 2023.

Last Revised: September 30, 2023

## Written by

The American Cancer Society medical and editorial content team  
(<https://www.cancer.org/cancer/acs-medical-content-and-news-staff.html>)

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.

American Cancer Society medical information is copyrighted material. For reprint requests, please see our Content Usage Policy ([www.cancer.org/about-us/policies/content-usage.html](http://www.cancer.org/about-us/policies/content-usage.html)).

**cancer.org | 1.800.227.2345**