

**Answer ID**

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**Category**

Medicare Prescription Drug Coverage  
Affect on Current Drug Coverage  
Basic Information  
Costs and Coverage  
Extra Help with Drug Costs

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**How will my other prescription drug assistance program work with my Medicare prescription drug coverage?****Question**

How will my other prescription drug assistance program work with my Medicare prescription drug coverage?

**Answer****Non-Medicare Drug Discount Card**

You may use a discount card or other pharmacy discount during your deductible period or while in the coverage gap. In some cases, a network pharmacy may accept a discount card or offer another cash price discount so that you can pay less for a prescription than your plan's negotiated price. This is considered a one-time "lower cash" or special price. If you are able to obtain a cash discount to pay an amount that's lower than your plan's price, you will need to send your receipt to your Medicare drug plan. This ensures that your plan will count the amount you paid towards your out-of-pocket costs.

**Example (One-time "lower cash" or special price)**

You are in the coverage gap, so you have to pay for the total amount of your prescription. The plan usually charges \$100 (its negotiated price) for the drug you need. By using a discount card, you could get that drug for \$95. If you use your Medicare drug plan card, you will pay \$100. If you don't use your Medicare drug plan card and use the pharmacy's savings card, you will pay \$95. You can take advantage of the lower price, and send your receipt to your drug plan. Your plan will count the \$95 toward your total out-of-pocket costs and total drug spending under the plan.

**Patient Assistance Program (PAP)**

Payments made by your Patient Assistance Program (PAP) may or may not count towards your true out-of-pocket costs (TROOP). You should check with your PAP to see how it will work with a Medicare prescription drug plan.

If your PAP is ending, Medicare did not force the program to end. However, Medicare cannot require a PAP to continue coverage if they choose not to do so.

**Supplemental Health Insurance (not Medigap)**

You should check with your Supplemental Health Insurance Plan to see how it will compare to Medicare drug coverage.

