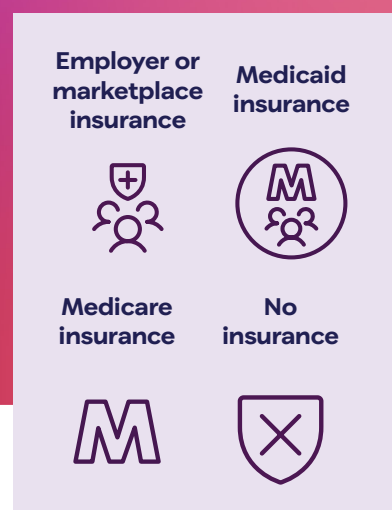


How to find financial assistance for your prescription medications

If you have a hard time paying for your prescription medications or treatments, help may be available. Financial assistance options are available from multiple sources: the federal government, state government, nonprofit programs, and the private sector, which includes for-profit companies. Note that this list is not all-inclusive, and other financial assistance programs may be available.

The icons to the right represent which insurance type(s) each program accepts:



Nonprofit programs

Charitable patient assistance foundations

Charitable patient assistance foundations, like the PAN Foundation, are independent national organizations that provide financial assistance to eligible patients to help cover out-of-pocket costs for prescription medications. Some foundations, like the PAN Foundation, also offer other forms of help, like health insurance premiums and travel assistance.

Type of insurance accepted:



FundFinder web application

FundFinder, a free web application created by the PAN Foundation, helps you find financial assistance for out-of-pocket prescription costs from more than 200 programs offered by nine charitable foundations and a directory of national health organizations. You can sign up for text or email alerts when financial assistance becomes available for your chosen disease fund(s).

Type of insurance accepted:



Private sector programs

Pharmaceutical manufacturer patient assistance programs

Through patient assistance programs, pharmaceutical manufacturers provide financial assistance or free drug products to those who are uninsured or commercially insured and meet their income eligibility guidelines. Due to federal regulations, however, pharmaceutical manufacturers cannot provide direct support to patients enrolled in federally funded insurance programs, such as Medicare, apart from a few exceptions.



Type of insurance accepted:



Federal government programs

Extra Help

The Extra Help Program—also called the Low-Income Subsidy Program—is a federal program available to people with Medicare that helps pay for out-of-pocket drug costs. To qualify for the program, you must have limited income and resources.

Type of insurance accepted: 

AIDS Drug Assistance Program


Under the Ryan White HIV/AIDS Program Part B, the AIDS Drug Assistance Program (ADAP) provides FDA-approved medications to low-income people with HIV who have limited or no health insurance.

Type of insurance accepted:    

State government programs

Children's Health Insurance Program

The Children's Health Insurance Program (CHIP) provides low-cost health coverage, including prescriptions, to children in families that earn too much money to qualify for Medicaid. Each state offers CHIP coverage and works closely with its state Medicaid program.

Type of insurance accepted: 

State Pharmaceutical Assistance Programs

State Pharmaceutical Assistance Programs (SPAPs) help low-income seniors and adults with disabilities pay for prescription medications. SPAP coverage varies by state but generally provides Medicare Part D (drug coverage) “wraparound” coverage, so they pay costs that Medicare Part D does not pay.

Type of insurance accepted: 

Medicare Savings Programs

Medicare Savings Programs (MSPs) help people with limited income and resources pay some or all their Medicare Part A (hospital insurance) and Part B (medical insurance) premiums, deductibles, and coinsurance.

Type of insurance accepted: 

To find links to all of the resources mentioned, scan the QR code below or go to this link:

panfoundation.org/find-assistance

