

FINANCIAL ASSISTANCE FOR MEDICATIONS

Manufacturer programs, PAPs, copay cards, and state funds

How to find them and how to apply — even when your insurance says no.

This guide is for informational purposes only and does not constitute legal, medical, or financial advice.

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Step 1 — Confirm Your Actual Financial Responsibility First

Before seeking outside assistance, determine whether you will actually owe significant costs. In some cases, existing coverage may already limit your exposure.

Check your plan status:

- Have you met your annual deductible?
- Have you met your out-of-pocket maximum?
- How much remains before OOP max is reached?
- Will this service count toward your OOP max?
- Is the provider or facility in-network?

Additional coverage to check:

- Secondary health insurance
- Medicare supplement (Medigap)
- Health Savings Account (HSA) or FSA
- Hospital indemnity or critical illness coverage

Step 2 — Manufacturer Assistance Programs

Program Type	Who It Helps	How to Access
Copay Savings Programs	Patients with commercial insurance (not government programs)	Contact manufacturer or ask your prescribing provider
Patient Assistance Programs (PAPs)	Patients meeting financial eligibility criteria, often uninsured	Apply through manufacturer website or NeedyMeds.org
Device Support Programs	Patients receiving specialty devices or implants	Ask the prescribing specialist or device coordinator
Specialty Pharmacy Support	Patients on high-cost specialty medications	Specialty pharmacy enrollment team — ask directly

Step 3 — Hospital and Facility Programs

Most nonprofit hospitals are required to offer financial assistance to eligible patients. Programs may be called Financial Assistance Program (FAP), Charity Care, Community Care Program, or Hardship Assistance. Eligibility is typically based on income and household size.

Ask the billing office specifically for:

- Income-based assistance programs
- Uninsured or underinsured discounts
- Payment plans
- Hospital charity care / financial assistance
- Case manager or social worker referral
- Itemized billing review for errors

Documentation typically needed:

- Pay stubs or proof of income
- Most recent tax returns
- Proof of unemployment or disability
- Insurance information (or proof of uninsured status)

Step 4 — State and Federal Programs

Resource	Details
Medicare Extra Help	Available for Medicare beneficiaries with limited income; assists with Part D prescription drug costs. Apply through Social Security Administration.
State pharmaceutical assistance programs	Many states offer additional drug coverage programs for seniors and low-income residents. Contact your State Health Insurance Assistance Program (SHIP).
Nonprofit and foundation grants	Independent organizations sometimes provide grants for specific conditions — copay assistance, travel support, medication grants. Availability changes based on funding.
COBRA and continuation coverage	If recently lost employer insurance, COBRA allows temporary continuation of coverage. Compare cost vs. Marketplace options.

Key Reminders

- Apply as early as possible — approval may take time
- Copay assistance programs typically do not work with Medicare or Medicaid
- Some programs require proof that insurance is insufficient
- Keep copies of all applications and correspondence
- Reapply if circumstances change
- Ask your provider's office — they often know which programs apply to your medication

Financial barriers are common and do not reflect personal failure. Assistance programs exist but are often difficult to locate. Use this guide as a systematic starting point.

Need a human in your corner?

Book a session with an expert insider on your schedule.
PRISM-qualified analysis of your specific situation at nitilogic.com

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