RESOURCES TO HELP PAYING FOR PRESCRIPTION MEDICINES

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An A-to-Z List of Foundations, Drug Company Programs and Government Help, Especially for Older Adults

Compiled by Howie Baum and Claude.ai, November 13, 2026

Where to start

1. **Find out who makes your medicine.** The company that makes it often has a free-medicine program (Part 3). Your pharmacist can tell you the maker.
2. **If you have Medicare,** check Part 4 first. Your drug costs are capped each year, and Extra Help can lower them much further.
3. **If you have insurance but cannot afford the copay,** try the charitable foundations in Part 1, and sign up for FundFinder alerts for funds that are closed.
4. **For generic drugs,** compare cash prices with the discount cards and low-cost pharmacies in Part 2.

A word of caution

Applying to these programs is always free. Some companies advertise that they will apply for you for a monthly fee; you do not need them. The programs themselves warn that they are not connected with anyone who charges a fee.

About this list

The programs and phone numbers were researched online on November 13, 2026. Programs, income limits and open disease funds change often, so check the website or call before applying. Parts and programs are listed in alphabetical order.

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1. Charitable Foundations That Help Pay Copays

Independent nonprofits that pay copays, coinsurance and sometimes premiums for people who have insurance, including Medicare, but cannot afford their share. Help is organized into "disease funds" that open and close as money comes in, so check back if a fund is closed. Most have income limits.

a. **Accessia Health (formerly Patient Services, Inc.)**
   Phone: **800-366-7741** Web: accessiahealth.org
   Copay and premium help for people with certain chronic and rare conditions.

b. **Blood Cancer United Co-Pay Assistance Program (formerly the Leukemia and Lymphoma Society)**
   Phone: **877-557-2672** Web: bloodcancerunited.org
   Help with drug copays, labs and scans for people with a blood cancer.

c. **Brain Tumor Drug Copayment Assistance Program (Musella Foundation)**
   Phone: **855-426-2672** Web: braintumorcopays.org
   Copay help for brain tumor medicines.

d. **CancerCare Co-Payment Assistance Foundation**
   Phone: **866-552-6729 (866-55-COPAY)** Web: cancercare.org/copayfoundation
   Copay help for cancer medicines.

e. **Good Days (formerly Chronic Disease Fund)**
   Phone: **877-968-7233** Web: mygooddays.org
   Copay help, plus some travel help, for chronic diseases and cancers. Income limit about 500% of the poverty level.

f. **HealthWell Foundation**
   Phone: **800-675-8416** Web: healthwellfoundation.org
   One of the largest foundations; pays copays, coinsurance, deductibles and premiums for many chronic and life-altering illnesses.

g. **National Organization for Rare Disorders (NORD)**
   Phone: **800-999-6673** Web: rarediseases.org
   Assistance programs for people with rare diseases; phone numbers vary by program.

h. **Patient Advocate Foundation TotalAssist (now includes the former PAN Foundation)**
   Phone: **866-512-3861** Web: totalassist.org
   The PAN Foundation merged into Patient Advocate Foundation in 2026, and their help is now one program called TotalAssist, with more than 140 disease funds. Free case managers can also help: 800-532-5274.

i. **The Assistance Fund (TAF)**
   Phone: **855-845-3663** Web: tafcares.org
   Copay, coinsurance and deductible help for many life-threatening, chronic and rare diseases.

2. Discount Cards and Low-Cost Pharmacies

These are not insurance. They can save a lot on generic drugs or for people without drug coverage. People with Medicare can use them, but what they pay this way usually does not count toward the Medicare Part D yearly limit, so compare prices first.

a. **GoodRx**
   Phone: **Online and app** Web: goodrx.com
   Free coupons that show the lowest cash price at nearby pharmacies.

b. **Mark Cuban Cost Plus Drug Company**
   Phone: **Online only** Web: costplusdrugs.com
   Mail-order pharmacy that sells many generic drugs at cost plus a small markup.

c. **Rx Outreach**
   Phone: **Online** Web: rxoutreach.org
   Nonprofit mail-order pharmacy with more than 950 low-cost medicine strengths. Open to people with or without insurance; no membership fee.

d. **SingleCare**
   Phone: **Online and app** Web: singlecare.com
   Free pharmacy discount card and price comparison.

e. **WellRx (ScriptSave)**
   Phone: **800-407-8156** Web: wellrx.com
   Free pharmacy discount card and price comparison.

3. Drug Company Free-Medicine Programs

Most large drug companies give their own brand-name medicines free to people who meet income limits, usually for 12 months at a time with yearly renewal. Many also accept people with Medicare Part D who still cannot afford their drugs. Start with the company that makes your medicine; your doctor's office usually has to sign the application.

a. **AbbVie: myAbbVie Assist**
   Phone: **800-222-6885** Web: abbvie.com/patients
   Free AbbVie medicines such as Humira, Rinvoq and Skyrizi for people who qualify.

b. **Amgen Safety Net Foundation**
   Phone: **888-762-6436** Web: amgensafetynetfoundation.com
   Free Amgen medicines such as Enbrel and Repatha for people who qualify.

c. **AstraZeneca: AZ&Me Prescription Savings Program**
   Phone: **800-292-6363** Web: azandmeapp.com
   Free AstraZeneca medicines such as Farxiga, Symbicort and Brilinta, including programs for people with Medicare Part D.

d. **Boehringer Ingelheim Cares Foundation (BI Cares)**
   Phone: **800-556-8317** Web: boehringer-ingelheim.com/us
   Free Boehringer medicines such as Jardiance, Tradjenta, Spiriva and Ofev for uninsured and underinsured people who meet income limits. Applying is free.

e. **Bristol Myers Squibb Patient Assistance Foundation**
   Phone: **800-736-0003** Web: bmspaf.org
   Free BMS medicines such as Eliquis and Orencia for people who qualify.

f. Eli Lilly: Lilly Cares Foundation
Phone: **800-545-6962** Web: lillycares.com
Free Lilly medicines, including insulin and Trulicity, for up to 12 months at a time.

g. Genentech Patient Foundation
Phone: **See website** Web: gene.com
Free Genentech medicines for people without insurance or whose insurance denied coverage.

h. GSK Patient Assistance Program
Phone: **866-728-4368** Web: gskforyou.com
Free GSK medicines such as Trelegy, Breo and Advair for people who qualify.

i. Johnson & Johnson Patient Assistance Foundation
Phone: **800-652-6227** Web: jjpaf.org
Free J&J medicines such as Xarelto and Stelara for uninsured people who qualify.

j. Merck Helps (Merck Patient Assistance Program)
Phone: **800-727-5400** Web: merckhelps.com
Free Merck medicines such as Januvia and Janumet; accepts some people with Medicare.

k. Novartis Patient Assistance Foundation
Phone: **800-277-2254** Web: pap.novartis.com
Free Novartis medicines such as Entresto for people who qualify.

l. Novo Nordisk Patient Assistance Program (NovoCare)
Phone: **866-310-7549** Web: novocare.com
Free Novo Nordisk insulins and diabetes medicines for people who qualify.

m. Pfizer RxPathways
Phone: **844-989-7284** Web: pfizerrxpathways.com
Free or low-cost Pfizer medicines; covers hundreds of Pfizer products.

n. Sanofi Patient Connection
Phone: **888-847-4877** Web: sanofipatientconnection.com
Free Sanofi medicines, including Lantus and other insulins, for people who qualify.

o. Takeda Help at Hand
Phone: **800-830-9159** Web: takeda.com
Help for people with no or too little insurance who need Takeda medicines.

p. Teva Cares Foundation
Phone: **See website** Web: tevausa.com
Certain Teva medicines at no cost for people who meet insurance and income rules.

4. Government Programs (Medicare and Medicaid)

For people with Medicare, these are the biggest money-savers, and several happen automatically.

a. Extra Help (Medicare Part D Low-Income Subsidy)

Phone: **800-772-1213 (Social Security)** Web: ssa.gov/extrahelp

For people with limited income and savings. Lowers or removes Part D premiums and deductibles, and limits copays in 2026 to about $5.10 for a generic and $12.65 for a brand-name drug.

b. Medicaid (Ohio, Kentucky and other states)

Phone: **Ohio 844-640-6446** Web: benefits.ohio.gov

Full drug coverage for people with low income. Anyone with Medicaid and Medicare gets Extra Help automatically.

c. Medicare Part D yearly limit on drug costs

Phone: **800-633-4227 (1-800-MEDICARE)** Web: medicare.gov

In 2026, nobody with a Medicare drug plan pays more than $2,100 a year out of pocket for covered drugs; it rises to $2,400 in 2027. This is automatic; premiums do not count toward it.

d. Medicare Prescription Payment Plan

Phone: **Call your drug plan** Web: medicare.gov/prescription-payment-plan

Lets you spread your drug costs into monthly payments instead of paying large amounts at the pharmacy, especially helpful early in the year.

e. Medicare's list of drug company programs

Phone: **Online** Web: medicare.gov/pharmaceutical-assistance-program

Searchable by medicine name; shows which company programs accept people with Medicare.

f. State Health Insurance Assistance Program (SHIP)

Phone: **877-839-2675; in Ohio OSHIIP 800-686-1578** Web: shiphelp.org

Free, unbiased counselors in every state who help compare Medicare drug plans each fall and check eligibility for Extra Help.

g. State Pharmaceutical Assistance Programs

Phone: **Online** Web: ncsl.org

Some states have their own drug help programs for older adults. The National Conference of State Legislatures keeps a state-by-state list.

5. Other Countries

a. Australia: Pharmaceutical Benefits Scheme (PBS)

Phone: **See website** Web: health.gov.au

Since January 1, 2026, a PBS prescription costs no more than A$25, or A$7.70 with a concession card. After a yearly "Safety Net" amount, medicines get even cheaper or free.

b. Canada: provincial drug plans

Phone: **See your province's website** Web: canada.ca

Each province runs its own drug plan, and most cover adults 65 and older. For example, the Ontario Drug Benefit covers most Ontario residents 65+.

c. United Kingdom: NHS prescriptions

Phone: **See website** Web: nhs.uk

In England, prescriptions are free for everyone 60 and over. In Scotland, Wales and Northern Ireland, prescriptions are free for everyone.

6. Search Tools That Find Programs for You

These free websites search hundreds of programs at once. Type in the medicine name to see every program that might help.

a. **America's Medicines (formerly the Medicine Assistance Tool)**
   Phone: **Online** Web: mat.org
   Run by the drug industry group PhRMA. Searches drug company programs by medicine, insurance, income and location, and also finds free and low-cost clinics.

b. **BenefitsCheckUp (National Council on Aging)**
   Phone: **Online** Web: benefitscheckup.org
   Answer a few questions to find drug, food, utility and other benefit programs for people 55 and older.

c. **FundFinder (Patient Advocate Foundation)**
   Phone: **Online** Web: patientadvocate.org
   Free alerts by email or text the moment a charitable disease fund for your condition reopens.

d. **NeedyMeds**
   Phone: **800-503-6897** Web: needymeds.org
   Nonprofit with the largest free database of drug company programs, coupons, free clinics and a free drug discount card.

e. **RxAssist**
   Phone: **Online** Web: rxassist.org
   Nonprofit database of drug company programs, with current application forms to print.