

## Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE) Program Fact Sheet

### What is the RIPAE Program?



The Rhode Island Pharmaceutical Assistance to Elders (RIPAE) Program pays a portion of the cost for RIPAE approved generic medications that are purchased during an individual’s Deductible Stage under their Medicare Part D or Medicare Advantage Plan.

The following income limits determine which level of the program individuals are enrolled.

2026 RIPAE Income Limits				
Qualifying Levels	Single	Married	State Paid Amount	Member Paid Amount
Level 1	Less than \$39,002	Less than \$50,319	60%	40%
Level 2	\$39,002 – \$48,965	\$50,319 – \$61,227	30%	70%
Level 3	\$48,965 – \$85,848	\$61,227 – \$97,928	15%	85%
Level 4 (Ages 55 - 64 Only)	= to or less than \$85,848		15%	85%

\*Income guidelines were adjusted by 2.8% Social Security Cost of Living increase and made effective on 1/1/2026.

### Are there additional eligibility requirements?

Yes, you must also meet the following requirements to be eligible for the RIPAE program:

- You must be 55 or older
- You must be enrolled in a Medicare Part D or a Medicare Advantage plan that has prescription coverage.
- You cannot be enrolled in Medicaid and/or Social Security Extra Help Program.
- You must be a Rhode Island resident.

## Are there any additional benefits the RIPAE program offers?

Yes, RIPAE offers the following additional benefits:

- For any RIPAE level, you will qualify for a one (1) time Special Enrollment Period (SEP), which will allow you to make changes to your Medicare Part D or Medicare Advantage Plan. Please note that the SEP cannot be utilized during Medicare Open Enrollment period from October 15th – December 7th.
- If you are eligible for Level 1, you will have free access to any Rhode Island's State beaches.

## How to apply for the RIPAE program?

You must complete a RIPAE application and submit it and the required supporting documentation to the address below.

R.I. Office of Healthy Aging  
Attn: RIPAE Program  
Louis Pasteur Building  
25 Howard Ave, Building 57  
Cranston, RI 02920

## Is there anyone available to help assist me with completing a RIPAE application?

Yes, if you need assistance with completing a RIPAE application you may contact Rhode Island's Aging & Disability Resource Center (ADRC) – (401) 462-4444.

## How long does it take to process a RIPAE application?

Once RI Office of Healthy Aging receives a completed application with the required supporting documentation it can take 14 – 30 days to process. If you are approved, you will receive a RIPAE card in the mail along with program information. You would need to bring your RIPAE card to your pharmacy to have them add it to your account.



For any other RIPAE questions or concerns please contact  
the State Health Insurance Assistance Program (SHIP)  
1-888-884-8721