

# Prescription Assistance

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HOW TO GET NEEDED MEDICATIONS WHILE SAVING A FEW BUCKS

# Different types of assistance:

## Insurance often determines what is available

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- Government programs – check these first
- Manufacturer copay assistance – for employer-sponsored and exchange plans
- Manufacturer patient assistance programs – for uninsured (and often Medicare)
- Private copay assistance foundation grants – for Medicare and sometimes other kinds of insurance
- Discount cards and coupons – for uninsured and insured (can use instead of insurance)
- Discount online pharmacies – generally do not process insurance claims

# Government Assistance:

## Try this first

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- Social Security Low Income Subsidy (Extra Help)
  - Income < 150% FPL with asset test
  - [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp)
- Medicare Savings Programs – run by the state
  - Can cover Medicare B premiums and charges
  - <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/medicare-savings-program>
- Apple Health – under age 65, ineligible for Medicare
  - 5 managed care plans
  - Free healthcare and medications
  - [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)
- Tax credits for Exchange Plans – under age 65
  - Available up to 400% FPL - premiums cannot be more than 8.5% of income for those over 400%
  - [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)

# Manufacturer copay assistance

For employer-sponsored or exchange plans (Not for Medicare)

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- Normally there is a nominal upfront out-of-pocket cost sharing
- The assistance then covers up to a maximum amount per month or year
- The patient is responsible for the remaining amount of the cost-sharing
- Not means-tested
- Try going to the medication's website, i.e., [www.Lantus.com](http://www.Lantus.com) or [www.Spiriva.com](http://www.Spiriva.com)

# Manufacturer patient assistance programs: For uninsured (and often Medicare)

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- For brand-name medications that usually do not have low-cost generics
- Means-tested, income only 100% to 600%+ Federal Poverty Level depending on the program
- Enrollment is usually for 12 months
- Many will enroll Medicare D patients – enrollment through the end of the calendar year
- Some have additional eligibility requirements for Medicare patients – out-of-pocket requirement
- Very limited number of programs will help those with other kinds of insurance
- Information available at [www.needymeds.org](http://www.needymeds.org)

# Private copay assistance foundation grants: For Medicare and sometimes other kinds of insurance

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- Provides a limited amount of funds to be used to cover copays for medication that directly treats a covered condition
- Usually distributed as a pharmacy card which is billed secondary to insurance
- Funds availability is limited to periods when the disease fund is open for new grantees
- Means-tested – income limit 300% - 500% FPL adjusted for cost of living by zip code
- No Asset test
- [www.fundfinder.org](http://www.fundfinder.org)

# Discount cards and coupons:

For uninsured and insured (can use instead of insurance)

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- Must inform the pharmacist up front that you DO NOT WANT to use your insurance for the medication
- May be cheaper than the insured price
- Not all coupons can be used by individuals with Medicare, so check the coupon
- Best for generic medications, discounts are not that great with brand-name medications
- Try [www.goodrx.com](http://www.goodrx.com), [www.singlecare.com](http://www.singlecare.com) and/or [www.arrayrxcard.com](http://www.arrayrxcard.com)

# Discount pharmacies:

Generally, online discount pharmacies do not process insurance claims

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- Try [www.rxoutreach.org](http://www.rxoutreach.org), [www.costplusdrugs.com](http://www.costplusdrugs.com), and [pharmacy.amazon.com](http://pharmacy.amazon.com)
- Retail chain pharmacies (Walmart, Safeway, Fred Meyer, Target, Walgreens, etc.) often have low-cost generic formularies



# Frequently Asked Questions

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What about insulins?

- Insulins are available from 3 programs.
  - Lilly Cares PAP – Humalog/Basaglar.
  - Novo Nordisk PAP – Novolog/Levemir/Tresiba.
  - Sanofi Patient Connections PAP – Lantus/Toujeo/Apidra.

***These insulin programs may change significantly next year.***

# Frequently Asked Questions

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## What about other diabetic medications

- Non-insulin injectables are available from:
  - Astra Zeneca – Bydureon
  - Lilly Cares (temporarily not taking applications) - Trulicity
  - Novo Nordisk – Ozempic, Victoza, GlucaGen, Xultophy
  - Sanofi - Soliqua
- Oral medications are available from:
  - Astra Zeneca – Farxiga, Xigduo XR
  - Boehringer Ingelheim – Jardiance, Jentadueto, Synjardy
  - Merck – Januvia, Janumet
  - Novo Nordisk - Rybelsus

# Frequently Asked Questions

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What about inhalers for Med D patients?

- AstraZeneca (Bevespi, Breztri, Pulmicort) has no out-of-pocket requirement. Income cannot exceed 300% FPL.
- GSK (Anoro, Breo, Flovent, Serevent, Trelegy) has an out-of-pocket requirement of \$600. Household income cannot exceed 300% FPL.
- Boehringer Ingelheim (Atrovent, Combivent, Spiriva, Stiolto, Striverdi) has no out-of-pocket requirement. The income limit is currently 200%fpl for inhalers.

# Frequently Asked Questions

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What about anticoagulants/antiplatelets?

- AstraZeneca (Brilinta) has no out-of-pocket requirement for Medicare patients. Income cannot exceed 300% FPL
- Bristol Meyer-Squibb (Eliquis) has an out-of-pocket requirement of 3% of a patient's gross annual income for Med D Patients. Income cannot exceed 300% FPL
- Janssen Select (Xarelto) for Med D patients, provides medication direct from the manufacturer for \$85/mth – no income limit

# Frequently Asked Questions

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Do all programs have financial eligibility requirements?

- Yes, but the requirements vary by program.

Do programs require citizenship?

- Many programs require citizenship or legal status. However, quite a few do not.

# Frequently Asked Questions

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When should I refer a client for assistance?

- Whenever the client indicates difficulty affording their medication.

What is the procedure for referring patients for assistance?

- The following slides outline the procedure.

How do I know the outcome of the referral?

- If the referral comes directly from the volunteer, and I have the volunteer's contact information, I will reach out and let the volunteer know the outcome. It is helpful to let us know that you would like this information in the referral

# When should I provide assistance and when should I refer to PDAN

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- This is going to depend on both your comfort/skill level with the resources and the patient's needs.
- For patients with one or two medications, perhaps on the same program, you may find it easier to directly assist them to apply for assistance.
- For patients with more complex cases, you may want to bring me in to consult with you or refer the case out to me.

# How to get assistance: Western Washington

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- Call Rod Shutt at 206-518-0839
- Email Rod at [rods@prescriptiondrugassistance.org](mailto:rods@prescriptiondrugassistance.org)
- Fax Rod at 866-501-4924
- Include contact information, kind of insurance, the medication that needs assistance, and basic income and household size information



# How to get assistance: Eastern Washington

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- Call Kelly Armstrong at 509-981-6420
- Email Kelly at [kellya@prescriptiondrugassistance.org](mailto:kellya@prescriptiondrugassistance.org)
- Fax Kelly at 888-342-6910
- Include contact information, kind of insurance, the medication that needs assistance, and basic income and household size information