Prescription Assistance Programs and Help with Medicare and Medicare Drug Costs

Getting the medications you need – And saving a couple of bucks in the process.

What is a Patient Assistance Program?

- Set up by Pharmaceutical Manufacturers.
- Often referred to as a PAP.
- Are designed to assist low-moderate income uninsured.
- Many have provisions for Medicare Part D.
- Normally provide branded medications for which there is not a generic.

How do I find a program?

There are many directories of programs.

- www.needymeds.org
- www.rxassist.org
- www.medicineassistancetool.org
- www.rxhope.com

How do I get my meds from a PAP?

- There are over 400 programs.
- Most are good for 1 year or until 12/31 for Medicare Pt D patients
- All have different eligibility requirements
- All have different documentation needed
- All have different application procedures
- All have different distribution methods

Am I eligible?

- Income: 138% to 500% of federal poverty level (FPL) – some even higher.
- \$16,862 to \$62,450 for an individual
- Most use 300% (\$37,470/yr or \$3,122/mth)
- Most require no Rx insurance discount cards are not insurance
- Many allow Medicare Rx with some caveats
- A few allow any insurance

What documents are needed?

- Completed application
- Many require separate prescription
 - Usually for 90-day supply with 3 refills
- Some form of income verification varies by program
 - Tax return, SSA benefit letter, 30 to 90-days paystubs, IRS form 4506-T, Statement from doctor
- A few PAP's require an additional information release form

How do I apply?

- Most require application to be signed by patient and doctor
- Some require separate Rx (usually 90 day supply with 3 refills)
- Most allow faxing <u>from doctor's office</u>, or original can be mailed in.
- Usually doctor and patient are notified in writing of enrollment

How will I get my medications?

- Most PAP's provide a 90-day supply of medications
- Some provide 120-day supply
- Medications are often sent to your doctor's office, many are sent to your home, a few provide pharmacy cards
- Refill procedures vary considerably

What about Medicare Pt D?

- Many programs allow Medicare Pt D beneficiaries access
- May have had to have spent a preset amount on prescriptions this calendar year
- May need to be in donut hole
- May need to have been denied the SSA Low Income Subsidy (LIS)
- Usually enrollment is good until the end of the year

What about generics?

- Almost always, generics are not available through a PAP
- Many generic medications are available for \$4/30-day or \$10/90-day supply
- www.GoodRx.com
- Washington Prescription Drug Program Discount Card - <u>www.rx.wa.gov</u>

Is there any other help?

Disease based assistance programs

- You can use PANFoundation's Fund Finder tool
- <u>fundfinder.panfoundation.org/Home/Index</u>
- You must create an account
- Search for grant money by disease
- Tool provides links to foundations with available funds

Anything Else?

- Savings cards and coupons can be used INSTEAD of insurance, not with insurance
 - Occasionally may be cheaper than insurance.
 - www.goodrx.com
 - <u>www.rx.wa.gov</u>
- Ask for a cash discount
- Shop around Cash prices can vary greatly between pharmacies

- What about insulins?
 - Insulins are available from 3 programs.
 - Lilly Cares PAP Humalog/Basaglar,
 - Novo Nordisk PAP Novolog/Levemir,
 - Sanofi Patient Connections PAP Lantus/Adipra.
 - All have significant out of pocket requirements for Medicare D patients (think of this as a spenddown).
 - You must have spent this amount on all your prescriptions this calendar year to qualify.
 - Lilly Cares PAP \$1,100.
 - Novo Nordisk PAP \$1,000.
 - Sanofi PAP 5% of annual household income.

What about inhalers?

- AstraZeneca (Symbicort) has a out of pocket requirement of 3% of a patient's gross annual income, which cannot exceed 300% FPL.
- GSK (Advair, Anoro, Breo, Flovent, Serevent, Trelegy, Ventolin) has a out of pocket requirement of \$600, household income cannot exceed 250% FPL.
- Merck (Asmanex, Dulera, Proventil HFA) has no out of pocket requirement, but the pt must be denied and then return an hardship exception form. Income limit is 400% FPL.
- Teva (Airduo, Proair, Qvar) excludes Medicare D pt's.

- What about anticoagulants/antiplatelets ?
 - AstraZeneca (Brilinta) has a out of pocket requirement of 3% of a patient's gross annual income, which cannot exceed 300% FPL.
 - Boehringer Ingelheim (Pradaxa) has no restrictions for Medicare D Pt's. Income cannot exceed 300% FPL
 - Bristol Meyer-Squibb (Eliquis) has a out of pocket requirement of 3% of a patient's gross annual income, which cannot exceed 300% FPL.
 - Johnson & Johnson (Xarelto) has a out of pocket requirement of 4% of a patient's gross annual income, which cannot exceed 400% FPL.

- 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. Since your clients are generally citizens or green card holders, this should not come up very frequently.

- When should a SHIBA volunteer 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

How do I refer clients for assistance in Western Washington?

- How do I refer people for assistance?
 - You can call directly at 206-518-0839.
 - You can fax referrals to 866-501-4924.
 - You can email referrals to <u>rods@prescriptiondrugassistance.org</u>.
- What information do I need to include?
 - Client's contact information.
 - Medication list (or the name of the medication requiring assistance).
 - Prescription insurance (Medicare D, uninsured).
 - Income information (if you have it).

How do I refer clients for assistance in Eastern Washington?

- How do I refer people for assistance?
 - You can call directly at 509-979-4910.
 - You can fax referrals to 888-342-6910.
 - You can email referrals to <u>kellya@prescriptiondrugassistance.org</u>.
- What information do I need to include?
 - Client's contact information.
 - Medication list (or the name of the medication requiring assistance).
 - Prescription insurance (Medicare D, uninsured).
 - Income information (if you have it).