New and Updated 10/29/25

# Prescription Assistance

HOW TO ACCESS NEEDED MEDICATIONS AND SAVE A FEW BUCKS!

# Different types of assistance:
## Insurance often determines what is available

- 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 – for Medicare patients

- Social Security Low-Income Subsidy (Extra Help)
  - Income < 150% FPL with asset test
  - www.socialsecurity.gov/extrahelp
- Medicare Savings Programs – run by the state – (No asset test!!!)
  - 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
  - *This can be very helpful for individuals with assets over the LIS or Medicaid Classic limit*

# Government Assistance:

## Medicaid

- Medicaid "Classic" Aged, Blind, and Disabled
  - Eligibility can be a "black box", often has a "spenddown" to meet before benefits kick in
  - Low asset limits
  - Enroll with DSHS
- Apple Health – NOT for Medicare Eligible
  - There are currently 5 managed care plans and networks
  - Eligibility is based on income only (no asset test)… limit is 138% FPL
  - Enroll at the Washington Health Benefit Exchange

# Manufacturer copay assistance
## For employer-sponsored or exchange plans (Not for Medicare… ***Usually***)

- 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 or www.Spiriva.com
- *Only time this is available to Medicare patients is when pt also have employer-sponsored or retiree coverage and NO part D. Then SOME manufacturers <u>MAY</u> allow it*

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

- For brand-name medications that usually do not have low-cost generics
- Income-tested, 100% to 600%+ Federal Poverty Level depending on the program – no asset tests
- Enrollment is usually for 12 months
- Many will enroll Medicare D patients – enrollment through the end of the calendar year – some changes in medications/income requirements
- Some have additional eligibility requirements for Medicare patients – out-of-pocket requirement, ineligibility for LIS
- Very limited number of programs will help those with other kinds of insurance
- Information available at www.needymeds.org

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

- 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 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 – some have waitlists and/or notifications to sign up for
- No Asset test
- www.fundfinder.org

# Discount cards and coupons:
## For uninsured and insured (can use instead of insurance)

- 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, www.singlecare.com (both have phone apps) and/or www.arrayrxcard.com

# Discount pharmacies:

## Generally, online discount pharmacies do not process insurance claims

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

# Frequently Asked Questions

## What about insulins?

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

# Frequently Asked Questions

## What about other diabetic medications

- Non-insulin injectables are available from:
  - Novo Nordisk – GlucaGen, Xultophy (OZEMPIC is NOT available for Med D patients)
  - Sanofi - Soliqua
- Oral medications are available from:
  - Astra Zeneca – Farxiga, Xigduo XR
  - Boehringer Ingelheim – Jardiance, Jentadueto, Synjardy
  - Merck – Januvia, Janumet

# Frequently Asked Questions

What about inhalers for *Med D* patients?

- AstraZeneca (Bevespi, Breztri) has no out-of-pocket requirement. Income cannot exceed 300% FPL.
- GSK (Anoro, Breo, Arunity, 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

What about anticoagulants/antiplatelets?

- AstraZeneca (Brilinta) has no out-of-pocket requirement for Medicare patients. Income cannot exceed 300% FPL
- Bristol Meyer-Squibb (Eliquis) Income cannot exceed 300% FPL. Medicare patients have an out-of-pocket requirement of 3% of a patient’s gross annual income for Med D Patients.
- Johnson & Johnson (XARELTO) income limit is also 300% FPL and requires 4% out-of-pocket expenditure for Medicare patients

# Frequently Asked Questions

Do all programs have financial eligibility requirements?

- Largely yes, but the requirements vary by program.

Do programs require citizenship?

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

# How to get assistance:
## Eastern Washington

- Call Kelly Armstrong at 509-891-6420
- Email Kelly at 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

# How to get assistance:
## Western Washington

- Call Rod Shutt at 206-518-0839
- Email Rod at 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