Paying for prescription drugs

The Statewide Health Insurance Benefits Advisors (SHIBA) program is a free, unbiased service sponsored by:

Washington State
Office of the
Insurance Commissioner

This booklet is designed to help you make informed decisions about your health coverage. It offers information about various prescription drug programs and plans, such as Medicare, individual health insurance plans, prescription discount cards, disease- and disability-related programs, free and low-cost programs, public health programs, buying online, and more.

Please note, we do not endorse any particular option, nor does the appearance of a company or website constitute an endorsement of its policies. We do our best to provide consumers with up-to-date information. Information printed in this publication was current at the time of printing. Due to constant changes in the health arena, you may find some website addresses and phone numbers have changed.

If you would like to discuss the information in this publication along with your options, please make an appointment to talk with one of our Statewide Health Insurance Benefits Advisors (SHIBA). The service is free. Our volunteer advisors can help you understand your rights and options. Call our Insurance Consumer Hotline at 1-800-562-6900 and ask to speak with a SHIBA advisor in the county where you live.

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Programs for Medicare enrollees

Medicare prescription drug coverage (Part D) is available to everyone with Medicare. The open enrollment period for all Part D enrollees and Medicare Advantage plan occurs each year from Oct. 15 through Dec. 7. Those new to Medicare Parts A and B will receive their own initial enrollment period for Part D.

Please note: If you qualify for the low-income subsidy (also called Extra Help) with Medicare's prescription drug coverage, you can apply or change plans year-round.

All Medicare clients qualify for prescription drug coverage (Part D). Enrollment is voluntary. You have the option to get Part D coverage through a stand-alone Medicare Part D plan or through a Medicare Advantage plan.

If you already have prescription drug coverage, ask your plan if it's as good as Part D. If it is, you can delay signing up for Part D with no penalty. You may want to research your options before taking any action.

For help understanding your options, call our Insurance Consumer Hotline at 1-800-562-6900 and ask to speak with a SHIBA volunteer advisor or go to: www.insurance.wa.gov/shiba. Your other option is to contact the Centers for Medicare and Medicaid Services (CMS) at 1-800-MEDICARE (1-800-633-4227) or www.medicare.gov.

Medicare clients

If you have a Medicare Advantage or a Medigap (Medicare Supplement) plan, but no prescription drug coverage, SHIBA can help you! To find out your options and see if you qualify for programs to help pay for your prescriptions, call our Insurance Consumer Hotline at 1-800-562-6900 and ask to speak with a SHIBA volunteer advisor. You can also visit us on the Web at: www.insurance.wa.gov/your-insurance/medicare/help-paying-for-medicare. Another option is to contact the Centers for Medicare and Medicaid Services at 1-800-MEDICARE (1-800-633-4227) or at www.medicare.gov.

Insurance coverage

Many insurance plans pay all or part of the cost of prescription drugs. If you have or qualify for one of the plans listed on pages 2-3, study the benefits carefully. Check to see what percentage of the costs you'll have to pay, and if there's a maximum amount you (or the plan) will pay per year (or per lifetime).

Also, ask for a copy of the formulary (a list of covered drugs) to see if your prescriptions are on it, and if you must substitute a generic drug, if one is available. You might also want to find out if the plan requires you to use certain pharmacies and specifies how you get your prescriptions (i.e., through mail order).

Insurance plans

Department of Veterans Affairs Administration (may help with Rx costs for qualified veterans)

Phone: 1-877-222-VETS (8387)

Website: www.va.gov/health

TRICARE Pharmacy Program

Phone: 1-877-363-1303

Website: tricare.mil/mybenefit/ or www.express-scripts.com/TRICARE/

Washington Apple Health

This program, which includes prescription drug coverage, merged Apple Health for Kids and Medicaid into one program that serves people of all ages who qualify. **Note:** *Medicaid programs for seniors, and the blind and disabled should apply through: www.washingtonconnection.org*

Phone: 1-855-923-4633

To apply online: www.wahealthplanfinder.org

For more information: www.hca.wa.gov

Washington Healthplanfinder

Under health reform, if you buy an individual health plan through the health insurance Exchange, you may qualify for help paying your premium. These plans include prescription drug coverage.

Phone: 1-855-923-4633

Website: www.wahealthplanfinder.org

For the following insurance plans, check your benefits booklet or your plan's website for more information, or call the phone number listed on your plan's insurance card:

- Employer plans (these include the Washington State Public Employees Benefit Board and the Federal Employees Health Plan)
- Individual insurance (comprehensive and catastrophic)
- Medicare Advantage or Medicare Health plans (many include prescription drug coverage)

Drug discount cards

There are hundreds of prescription drug discount cards available that provide you with discounts on certain medications covered under the card. Some cards are free, while others charge a fee. You can also join buyers' clubs for a fee. However, before you pay any fee, check to see what discounts they offer on the prescription drugs you take, whether they work at your preferred pharmacy, and if they specify how you get your prescriptions (i.e., through mail order).

AAA Prescription Savings Card is available to AAA members. This free discount card can save you an average of 24 percent at participating pharmacies.

Phone: 1-800-222-7283

Website: www.aaa.com/prescriptions

Free Drug Card US can save you up to 75 percent at more than 54,000 national and regional pharmacies.

Phone: 1-877-321-6755

Website: www.freedrugcard.us

National Association of Counties Prescription Drug Discount Card Program (NACo) is a free discount card. NACo distributes the card in some Washington state counties that you can use nationwide. Discounts average 24 percent and most pharmacies will honor it. There's no application process. You can also use this card for your pet's prescriptions. Go online to find out if your county participates in this program by entering your zip code. You can print the discount card online.

Website: www.nacorx.org

RX Saver may help people save an average of 20 percent at over 63,000 pharmacies nationwide.

Phone: 1-800-800-1626

Website: www.rx-saver.com

Rx Savings Plus is a free discount card that can help you save an average of 22 percent on regular retail prices at over 65,000 participating pharmacies.

Phone: 1-877-673-3688

Website: www.rxsavingsplus.com

Washington Prescription Drug Program allows you to save up to 60 percent on generic prescription drugs, and up to 20 percent on brand name drugs. All Washington state residents of any age or income qualify. There are over 1,100 participating pharmacies in Washington state. You can search for drug prices and locate pharmacies online.

Phone: 1-800-913-4146

Website: www.hca.wa.gov/pdp/Pages/discountcard.aspx

Disease- and disability-related programs

Some disease-specific support groups also offer drug funding help to people in need. These support groups include:

American Cancer Society has local chapters that sometimes offer funds to help with prescription and care costs. They also may know about local programs that are free or low cost.

Phone: 1-800-227-2345

Website: www.cancer.org

American Epilepsy Society offers information for doctors and patients about drug company programs that help with epilepsy medications.

Website: www.aesnet.org/clinical_resources/treatments/drug_assistance_program

Assistance Fund may help patients with health insurance who cannot afford the copay for specialty medications.

Phone: 1-855-845-3663

Website: www.theassistancefund.org

Breast and Cervical Health Program (BCHP) offers free, early detection screenings for breast, cervical and colon cancer to low-income people in Washington state. This program is run by the Washington State Department of Health.

Phone: 1-888-438-2247

Website: www.doh.wa.gov/YouandYourFamily/IllnessandDisease/Cancer/BreastCervicalandColonHealth

End Stage Renal Disease (ESRD) or kidney failure qualifies people for Medicare even if they are under age 65. If you have ESRD and have Medicare, there are rules about what kind of Medicare plans you can be on. For more information, check out:

Centers for Medicare and Medicaid Services offers the booklet "Medicare Coverage of Kidney Dialysis and Kidney Transplant Services." You can also ask for a comparison of dialysis facilities in your area.

Medicare also offers an online comparison tool to evaluate Medicare Prescription Drug plans in your area.

Phone: 1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

Website: www.Medicare.gov

Statewide Health Insurance Benefits Advisors (SHIBA)

Phone: 1-800-562-6900 to speak with a SHIBA volunteer advisor

Website: www.insurance.wa.gov/shiba

Washington State Kidney Disease Program (KDP) is a state-funded program that helps low-income, eligible people with treatment costs for End-Stage Renal Disease (ESRD). Each contracted kidney center determines client eligibility. Eligibility is based on the KDP's residential and medical criteria, and income and asset standards.

Website: www.hca.wa.gov/medicaid/rbrvs/pages/kidneydiseaseprogram.aspx

Department of Health's HIV Client Services offers the Early Intervention Program for eligible people with the Human Immunodeficiency Virus (HIV). The program may provide financial help for prescription drugs.

Phone: 1-877-376-9316

Website: www.doh.wa.gov/YouandYourFamily/IllnessandDisease/HIVAIDS/HIVCareClientServices/ADAPandEIP/DrugsMedications#Formulary

Leukemia and Lymphoma Society offers information and resources.

Phone: 1-800-955-4572

Website: www.lls.org

Lou Gehrig's Disease is also known as Amyotrophic Lateral Sclerosis (ALS). Medicare covers people with ALS even if you are under age 65. For rules and options, contact the Centers for Medicare and Medicaid Services (CMS).

Phone: 1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

Website: www.medicare.gov

Lupus Foundation of America, Inc. offers information and resources.

Phone: 1-877-774-2992

Website: www.lupus.org/resources/prescription-assistance

National Alliance on Mental Illness offers information and resources.

Phone: 206-783-4288

Website: www.namiwa.org

National Multiple Sclerosis Society offers information and resources.

Phone: 1-800-344-4867

Website: www.nationalMSsociety.org

National Organization of Rare Disorders (NORD) offers a number of medication assistance programs to help uninsured or under-insured.

Phone: 1-203-744-0100

Website: www.rarediseases.org/patients-and-families/patient-assistance

National Travel Patient Center may provide travel assistance if your disease requires you to travel for specific medication treatment or therapy.

Phone: 1-800-296-1217

Website: www.patienttravel.org

Tuberculosis care may be available if you do not have coverage. Contact your local health department listed in the blue pages of your telephone book or on the Web

Free or low-cost programs

Many pharmaceutical companies participate in discounted and free prescriptions programs. Some may offer coupons or rebates for qualifying prescriptions. Each has its own eligibility requirements. Check the pharmaceutical companies' websites for more information.

BenefitsCheckUp®, a website sponsored by the National Council on Aging and many other Washington agencies, provides free program contacts for over 1,450 brand name and generic drugs.

Website: www.benefitscheckup.org

Enbrel offers payment help to qualified patients.

Phone: 1-888-436-2735

Website: www.enbrel.com/pay-for-ENBREL.jspx

Express Scripts through Rx Outreach may help people who qualify financially to obtain medications through this program, even if they receive help through another discount program. The program is available to individuals and families with incomes up to 250 percent of the federal poverty level.

Phone: 1-800-769-3880

Website: www.rxoutreach.com

GlaxoSmith Kline Patient Assistance Programs offer help with medications.

Phone: 1-888-825-5249

Website: www.gskforyou.com

The Medicine Program, for a small fee, helps people apply for enrollment in one or more patient assistance programs.

Website: www.freemedicineprogram.org

Merck Patient Assistance Program offers people prescription drug assistance whose household income is at or below 400 percent of the federal poverty level.

Website: www.merck.com/merckhelps

Needy Meds Program can help you find patient assistance programs and applications for the medications you take.

Phone: 1-800-503-6897

Website: www.needymeds.org

ParentHelp 123 connects families with health resources and more.

Phone: 1-800-322-2588

Website: www.parenthelp123.org

Partnership for Prescription Assistance (PPARX) has access to more than 475 public and private programs, including nearly 200 offered by pharmaceutical companies. in one free, central site.

Website: www.pparx.org (Also available in Spanish.)

Pfizer Helpful Answers provides a list of patient assistance programs for people without prescription drug coverage. Pfizer's website offers a program finder tool to locate a prescription drug program.

Phone: 1-866-706-2400

Website: www.pfizerhelpfulanswers.com

Rx Assist, Patient Assistance Program Center provides information about free and low-cost medicine programs.

Website: www.rxassist.org

RX Hope provides access to government- and corporate-sponsored patient assistance programs for over 1,000 medications.

Phone: 1-877-267-0517

Website: www.rxhope.com

Charity Programs

The following charity programs may help pay a portion of prescription drug costs for consumers, including those enrolled in a Medicare Part D plan. Charity programs may take into account your medical condition, income, cost of living, family size, and medical expenses.

Be the Match offered by the National Marrow Donor Program that connects patients and families with support and advocacy services, and financial resources.

Phone: 1-800-627-7692

Website: www.bethematch.org

Caring Voice Coalition offers comprehensive help for patients with serious chronic illnesses. They also have financial assistance programs available to pay for insurance premiums, co-insurance, and prescription drug copayments.

Phone: 1-888-267-1440

Website: www.caringvoice.org

Good Days from CDF provides help to underinsured people diagnosed with chronic or life-altering diseases that require the use of expensive, specialized therapeutics.

Phone: 1-877-968-7233

Website: www.gooddaysfromcdf.org/for-patients/patient-assistance

The HealthWell Foundation helps people afford prescription medications for specific illnesses.

Phone: 1-800-675-8416

Website: www.healthwellfoundation.org

Patient Advocate Foundation's Co-Pay Relief (CPR) provides direct co-payment assistance for pharmaceutical products to insured people who qualify financially and medically.

Phone: 1-866-512-3862, Option 1

Website: www.copays.org

Community social service agency programs

Some community social service agencies may offer limited or emergency help with prescriptions. Check your local community action agency, such as St. Vincent de Paul, Salvation Army, etc., listed in the yellow pages of your telephone book or online.

Clinical drug trials

Many formularies do not pay for drugs they consider "experimental." One way to get access to new drugs free of charge is to enroll in a clinical trial. Phase I trials determine whether or not the drug is safe. Phase II (small sample) and Phase III (large sample) trials determine the effectiveness of the new drugs and gather further data on side effects. Check with your doctor or a research hospital near you. Current clinical trials are listed by disease and trial location at www.centerwatch.com or www.clinicaltrials.gov.

Comparison shopping

Prescription prices can vary widely from one pharmacy to another. Comparison shop your local pharmacies for the lowest price. Many large retailers offer common generic drugs at a low cost.

Buying from Canada

While we do not advocate buying prescription drugs in Canada, we recognize that many U.S. citizens purchase prescriptions in Canada, where they may cost less. Generally, this requires you take your U.S. prescriptions to a Canadian doctor who rewrites them as Canadian prescriptions. You then fill the prescriptions in Canada, and show your U.S. and Canadian prescriptions at the border. Be aware that generics are not necessarily cheaper in Canada, and drugs sometimes have different names than their U.S. equivalents.

The U.S. Federal Drug Administration (www.fda.gov) states it's technically illegal to import drugs into the U.S. However, the FDA states it does not object to personal import of drugs under the following situations:

- Is for the patient's own use
- Is in amounts that don't exceed a three-month supply
- The individual importing the drug verifies in writing that it's for his or her own use
- Provides the name and address of the licensed provider responsible for the patient's care

(This guidance could change. Please check the FDA website for the most current information.)

You can also access other important consumer drug information, such as warnings about buying prescription drugs from other countries at: www.fda.gov/cder.

For more information, call:

U.S. Federal Drug Administration: 1-888-463-6332

Canadian Internet/mail order

The U. S. Customs and Border Protection Agency (U.S. Customs) reserves the right to detain mail shipments for inspection. If they detain a package, U.S. Customs will send you a notice in the mail to inform you of the detainment and your right to contest it. If you do not contest the notice, U.S. Customs will not allow the shipment into the U.S.

Some Canadian mail-order plans will replace detained shipments.

Be aware that narcotics, controlled substances, insulin, and drugs requiring refrigeration are not available by Canadian mail order.

Cautions for buying prescriptions online

Before you buy prescriptions online, check with the National Association of Boards of Pharmacy (NABP). The NABP offers a list of websites it recommends you do not buy from at www.nabp.net/programs/consumer-protection/buying-medicine-online/not-recommended-sites. NABP reviewed nearly 10,900 websites and found that 97 percent of them do not comply with U.S. pharmacy laws. NABP offers the following tips:

- Go to www.legitscript.com to verify online pharmacies are legitimate.
- Check out www.pharmahelper.com for search tools to compare online pharmacy drug prices. Participating pharmacies must meet the National Association of Boards of Pharmacy standards.
- Always obtain a prescription from your provider for any medications.
- Make sure the website requires a prescription and has a pharmacist available for questions.
- Look for a seal of approval on the website, such as the Verified Internet Pharmacy Practice Sites (VIPPS) or Vet-VIPPS accredited, which certifies the pharmacy is fully licensed and complies with standards, such as protecting your medical information. There are 62 sites currently representing more than 12,000 online pharmacies that have received accreditation.

- Make sure the Internet pharmacy lists its address and toll-free phone number as required by law. Remember, FDA standards apply only in the U.S. If you order from another country, make sure you know which quality standards apply. Visit www.fda.gov to find out about FDA consumer alerts on importing prescriptions.

- If you have Medicare, check to see if the Internet pharmacy is in your plan's network or a preferred network pharmacy for your Medicare Part D precription drug coverage.

- Find out if the online pharmacy protects your personal information, such as credit card numbers.

Beware of scams regarding discount cards and Medicare. If you suspect or experience fraud online, contact the Attorney General's Consumer Hotline at 1-800-551-4636.

Need more help?
Call our Insurance Consumer Hotline!

We enforce insurance law and can investigate complaints against insurance companies and agents on your behalf.

We also offer free, unbiased individual counseling and group education on health care issues in your communities. Our highly trained Statewide Health Insurance Benefits Advisors (SHIBA) volunteers can help you understand your rights and options about health care coverage, prescription drugs, government programs, long-term care options, and more.

1-800-562-6900

TDD: 1-360-586-0241

Or visit:

www.insurance.wa.gov

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