Do you need help with the cost of prescription drugs?

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WHEN YOU NEED HELP WITH THE COST OF PRESCRIPTION DRUGS

Anyone who has prescriptions filled regularly is aware that drug prices have been steadily rising. If you do not have any type of coverage for prescription drug expenses, what can you do to cut the cost of the medicines you need?

√ Apply to drug company assistance programs for low-income patients.

√ Get a discount card for seniors or the disabled from a drug manufacturing company.

√ Use mail order prescription services to experience savings.

√ Seek cheaper drug alternatives and comparison shop pharmacies.

√ Check out assistance programs offered by organizations dedicated to helping those with specific conditions or diseases.

√ Get prescribed medicines for veterans through the Veterans Affairs (VA) Pharmacy.

Drug company assistance programs

Patient assistance programs, offered voluntarily by drug companies, are designed to provide prescription drugs to people who might otherwise not have access to them. The programs offer a company's products free or at a reduced price to applicants with low incomes and no drug coverage. Most companies consider these programs to be short-term, last-resort options for people unable to afford its products. If you are considering applying for a drug company assistance program, you should keep in mind that:

- Most programs have maximum income limits, usually based on federal poverty guidelines.
- Patients who have any drug coverage or are entitled to drug benefits from a public program are usually not eligible for company assistance programs. However, some programs will accept applicants with insurance who have exhausted their drug coverage.
- The majority of the drug company programs require a physician to apply on behalf of the patient. A few programs allow patients to apply on their own or through a social worker or patient advocate.
- Applications for participation usually require information about the applicant's income, drug coverage, and health care provider. While some programs rely on the provider to verify information, others require supporting documentation.
- Most patient assistance programs distribute drugs to approved patients through their health care providers. A few send the drug directly to the patient or give the patient a card or voucher to obtain the drug from a pharmacy.

- Although refills are usually available to patients who have been approved for participation, most programs require patients to reapply. A few programs enroll patients for a fixed amount of time and require reapplication when that time has elapsed.
- If you are interested in applying for prescription drug assistance, a directory from the Cost Containment Research Institute titled, Free & Low Cost Prescription Drugs, lists drug companies and provides details about basic eligibility requirements, what prescription medications are covered, and how to begin the application process.
- For those with Internet access, even more resources are available. Addresses for useful Web sites include online access to the directories described above. Other sites offer multiple search options and allow application forms to be downloaded or completed online.

Discount mail order prescription services

Another possible option to reduce the cost of your medicines is to use a discount mail order prescription service. These services can be especially beneficial for those who take the same drug over long periods for chronic conditions. Orders can be placed by mail, by fax, by calling toll free, or by ordering online. A prescription must be on file for each medication.

Most of the services accept a prescription by mail or fax, or by a call from your doctor on a toll-free line. Services also will phone your doctor to verify a prescription for which you place an order. When a prescription is filled and sent to you, the company will usually indicate a date after which a refill will be available. The directory Free & Low Cost Prescription Drugs from the Cost Containment Research Institute provides the names of several discount mail order medication services along with details on how to contact them.

As a common sense precaution, remember to carefully check each shipment received to be sure the medication and the dosage are correct. Mail order services offer a variety of shipping options. You can usually choose from regular mail, UPS ground, Priority Mail, or airborne overnight. Before deciding to use any discount mail order prescription service, determine how charges for handling and shipping will affect your actual savings.

Alternative medicines and comparison shopping

There are some steps you can take on your own to help reduce prescription drug costs. You might first ask your doctor to check the cost of a drug prescribed for you and see if there is a cheaper alternative. There may be instances when a less expensive brand or a generic might work just as well. If your doctor writes a prescription for a brand-name drug your pharmacist must fill it as written, so ask your doctor to be cost conscious when prescribing your medications. You also might ask to have the prescription written for a 90-day supply, if possible. In many cases purchasing a larger quantity can result in additional savings. When you have a prescription for the right medication at the best price, your next cost-saving step is to take the time to comparison shop. Calling four to six pharmacies can often find a significant cost difference. Before you call, have the name of the drug, the pill count and the strength. Putting in a little extra time and effort can help you to reduce the price you have to pay for your prescription medications.

Assistance programs for specific conditions or diseases

Organizations dedicated to helping individuals with specific conditions or diseases may be able to help you obtain prescribed medications you cannot afford. Your doctor or treatment center may have contact information on an organization or support group for your particular illness. The best source of information may be the Internet. Entering the name of your condition and doing a search should result in a listing of groups and organizations. Each group's Web page describes the services offered and contact information. Links to related organizations are often included.

VA Pharmacy through the Medical Benefits Package

Veterans may be eligible to obtain prescription drugs, including over-the-counter drugs and medical and surgical supplies, through the Medical Benefits Package. The medicines must be prescribed by a VA or VA-contracted physician. If the prescription is not on the VA formulary of approved medications, it must receive special approval to be covered. Prescriptions will be dispensed by VA Pharmacies either directly to veterans or mailed upon request. There may be a $7 copayment for each 30-day or less supply of each medication. For additional information call 877-222-VETS (8387) or go the the VA's Web site at http://www.va.gov/elig.

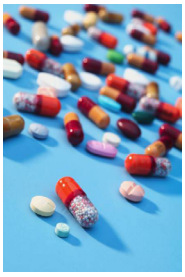
TriCare Senior Pharmacy

TriCare offers assistance with prescription drugs to military retirees age 65 and over. For more information call 877-DOD-MEDS (877-363-6337) or go to www.tricare.osd.mil.

Discount Prescription Plan Consumer Alert!

You may have recently seen or heard promotions for discount prescription plans that are not directly linked to a drug manufacturing company. For a monthly fee such plans would allow you and your family to save money on prescription drugs by presenting their card to your pharmacist. Savings are based on a list of prices for drugs that are guaranteed under the plan.

Please be sure that you carefully check out such plans before enrolling. These plans are not backed by the company making the medication. And since the discount plans are not insurance policies, they are not subject to the oversight of the Kentucky Department of Insurance. You may want to ask your pharmacist to compare the price for your medications under the plan to the regular pharmacy price. The savings are often minimal. In some cases the pharmacy price may be even lower than the guaranteed price under the discount plan. When you take into consideration the monthly fee being charged, you may find that you will not experience any real savings. Be a smart consumer and look carefully before you leap into any agreement.



INTERNET ACCESS TO DRUG COMPANY PATIENT ASSISTANCE PROGRAMS

www.pparx.org/Intro.php

The Partnership for Prescription Assistance

This interactive site provides access to many medications and patient assistance programs sponsored by manufacturing companies. A patient, family member or caregiver can search for programs by company name, or programs that might provide assistance with a particular medication. Information needed for the search includes the patient's age, state of residence, estimated gross household income, the name of the medication needed, and any government, health insurance, or prescription drug coverage. The site offers referrals to other Web sites that have additional information about government-supported and private patient assistance programs.

www.rxassist.org

RxAssist Patient Assistance Program Center

RxAssist gives health care providers access to information for more than 100 drug company patient assistance programs. This site can be searched by company name, drug brand name, drug generic name, or drug therapy class. Search results include the application procedure for the company's program, the patient information that will be required, and the way approved medicines will be distributed. Income guidelines are provided, as well as a sample letter that can be sent to assistance programs requiring a letter of application. Free patient tracking software is available from RxAssist.

http://www.rxhope.com/

RxHope

The use of RxHope to apply online for drug assistance is limited to health care professionals and some patient advocate groups. Patients can initiate the process online, but must have a doctor complete the application. RxHope cuts the time and cost of applying to prescription drug programs by providing doctors with easy computer access to what might otherwise be time-consuming paperwork. Individuals can review the frequently asked questions and access general information. Patients also have an option to view the qualification guidelines for any assistance programs that are available in their state of residence. RxHope sends requests directly to the proper drug company for processing. The site also offers tracking of requests.

www.medicare.gov

Medicare

This is the official U.S. government site for Medicare and related information. Selecting "Medicare Prescription Drug Plans" takes a patient to Medicare's information site for help with selecting prescription drug plans. Links are also available to other helpful sites.

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