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Caregiver Support Program: 1-866-750-CARE
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Central Ohio Area Agency on Aging

A Consumer's Guide to Prescription Drug Assistance

A wide-range of programs exists to help consumers who are struggling to afford their prescription drugs. To simplify your search for help, first check out your eligibility for programs offering broad prescription coverage, such as Medicare, Medicaid, Veterans and Military Retiree benefits. Contact information for these is included in this guide. If you are not eligible for these broader programs, or if you have gaps in coverage, then read on for a sampling of local, state, and national programs that offer assistance – and some helpful suggestions!

Need an emergency supply of your medication?

See “Emergency Short-Term Prescription Assistance” (Central Ohio).

- As of January 1, 2006, Medicare began offering prescription drug coverage under Medicare Part D. If you are eligible for Medicare Part A and/or B, see the section of this guide that explains this new benefit.
- If you are enrolled in Medicare Part D, this guide provides options to help you through the gap in Medicare Part D coverage.
- If you are 65 or older, or, blind or disabled with limited income and assets, you should explore health care coverage through **Ohio Medicaid**. You apply for Medicaid through your county's Department of Job and Family Services. Call the Ohio Medicaid Consumer Hotline at **1-800-324-8680** for the phone number for your county.
- To find out if you qualify for **Veterans Administration** healthcare and prescription drug benefits, call **1-877-222-VETS (8387)**.
- **Uniformed Services Retirees** (including retired members of the National Guard and Reserves) who served 20 years in the military, their family members and survivors, and some former spouses (who have not remarried) should call the **Defense Manpower Data Center Support Office: 1-800-538-9552** to explore **eligibility** for **medical coverage** and the **TRICARE Senior Pharmacy Program**. Additional information is available at: www.tricare.osd.mil/pharmacy

Medicare Drug Benefit

On January 1, 2006, Medicare began offering prescription drug coverage under a new part of Medicare (Part D).

- Private companies (Prescription Drug Plans) provide this coverage.
- Anyone who has Medicare Part A and/or Part B can get Medicare prescription drug coverage under Part D.
- Medicare Advantage Plans (HMOs or PPOs) may include this benefit as well.

Enrollment

You may join a Medicare prescription drug plan during your 7-month initial enrollment period.

- This time period includes the 3 months prior to your eligibility for Medicare, the month of your Medicare eligibility, and the 3 months following eligibility.
- Your coverage cannot begin sooner than the first day of the month that you become eligible for Medicare.
- If you want the Part D benefit, it is important to sign up during the 7-month initial enrollment period.
- If you enroll after this period, your premium for Part D will be higher.
- There are some exceptions to this. If you have prescription drug coverage from an employer, union, or other group, contact your organization's benefits administrator to determine your options. You may not need Part D.

Costs

- You will pay a monthly premium, and you may have a yearly deductible.
- You will also pay a portion of the cost of your prescriptions in the form of a co-payment.
- Costs will vary depending on the plan you choose.

Take Note!

If you have Part D and are having trouble paying for your prescriptions, you may qualify for assistance or "**EXTRA HELP**" to pay for the drug benefit. Call the **Central Ohio Area Agency on Aging** at **614-645-7250** or **1-800-589-7277** to find out if you qualify for EXTRA HELP.

Enrolled in a Medicare Prescription Drug Plan, but in THE GAP?

Thanks to the Affordable Care Act of 2009 (Healthcare Reform), the gap in coverage under Medicare Part D will be phased out and end completely by 2020. Beginning in 2011, there will be a 50% discount on brand name drugs and a 7% discount on generic drugs while you are in the gap. After 2011, the amount you pay during the gap will gradually decrease until it is eliminated in 2020.

Following are some suggestions for bridging the gap in your Medicare Part D coverage. For more information, go to “**Bridging the Coverage Gap**” at www.medicare.gov

- Apply for the “EXTRA HELP” with Part D costs offered through the Social Security Administration.
- Check out the mail order option of your Part D plan.
- Talk with your doctor about using generic or less expensive brand-name drugs.
- Explore your eligibility for “wrap-around” coverage through a former employer or union.
- Explore national and local organizations that assist with prescription drug costs.
- Check out the Patient Assistance Programs offered by the drug companies that manufacture your medications.

Remember, each year from **October 15** to **December 7**, you have the **option to switch** to a different Medicare prescription drug plan. Assistance is available through the organizations listed on Page 2, to help you compare plan coverage.

The following organizations can help you with:

- Choosing a Medicare Prescription Drug Plan
- Enrolling in a plan
- Applying for Extra Help through Social Security
- Questions about the Part D benefit

Ohio Senior Health Insurance Information Program (OSHIIP): 1-800-686-1578

Central Ohio Area Agency on Aging: 614-645-7250 or 1-800-589-7277

Medicare: 1-800-633-4227 or www.medicare.gov

Whether you are in the gap or not yet eligible for Medicare, READ ON!

Patient Assistance Programs (PAPs)

PAPs are programs offered by drug companies that provide medications FREE to those who qualify.

- Eligibility criteria vary with each program.
- Medicare beneficiaries MAY be eligible for PAPs while in the Part D coverage gap.
- Most PAPs do not assist consumers who have government benefits such as Medicaid, or those with private insurance.
- To apply, consumers need to know which companies manufacture their medications.

The following websites will help you to find this information, determine PAP eligibility, and print/submit applications:

- www.rxassist.org
- www.benefitscheckuprx.org
- Partnership for Prescription Assistance 1-888-477-2669 or www.pparx.org

Take Note!

Help applying for PAPs is available through local non-profit organizations, fee-for-service companies, and the websites listed above. **One-time screening fees and small service fees** may apply, but keep in mind, **MEDICATIONS ARE PROVIDED FREE through the PAPs.**

Organizations assisting with PAP applications typically:

- Screen for consumer's eligibility for PAPs
- Search for drug company PAPs based on the consumer's list of medications
- Provide or prepare applications for the consumer's and the physician's signatures
- Assist with application renewal (usually every 90 days)

Applications may take up to 6 weeks to be approved by the drug company.

When approved, the PAP ships the medication to the patient, the patient's doctor, or may provide a redeemable voucher.

Tip:

Your doctor will need to sign off on the application for the PAP. Depending on the program, the PAP may ship your free medications to the doctor's office. Be sure your doctor's office is agreeable to this and will call you when your medications are available.

Central Ohio Assistance with PAPs

Delaware County:

Council for Older Adults of Delaware County

Eligibility for services: Must be a resident of Delaware County

Prescription Access and Assistance

Provides assistance with PAP application and Medicare Part D

740-363-6677 or 1-800-994-2255 or www.growingolder.org

Franklin County:

Prescription Access

Eligibility for services: Must be a resident of Franklin County

614-645-5556 or www.colnhc.org/prescription-access/services

Nationwide Assistance with PAPs

Prescription Hope

1-877-296-HOPE (4673)

www.prescriptionhope.com

Patient Assistance Services

1-877-463-1905

www.patientassistanceservices.com

Free Medicine Foundation

1-573-996-3333

www.freemedicine.com

Queen City Script Care

1-888-723-2588

www.myqcscriptcare.com

Patient Advocates can do home visits to assist with applications.

Generic Drugs

Whether or not you have reached a gap in coverage, the use of generic drugs significantly reduces prescription drug costs.

Generic drugs meet the same standards as brand name drugs established by the U.S. Food and Drug Administration (FDA) for quality, strength, purity and stability. When you receive a prescription, ask your doctor if you can use the generic version of the drug.

For more information on generic drugs and to search for a generic equivalent for a brand name drug, go to www.fda.gov, click on “**Drugs**”, then “**Resources for You**”, then “**Generic Drugs**”.

Tip:

If you are prescribed a drug that you cannot afford or that is not covered under your plan, talk with your doctor. Often there are other drugs that are effective, cost less, or are covered under your plan.

Generic Drug Assistance

RX Outreach, 1-800-769-3880 or www.rxoutreach.com

- Nationwide program.
- Offers over 125 medications (primarily generic) at \$20-\$40 (includes shipping/handling) for a 90-day supply.
- Income criteria apply.
- Medications are mailed to the consumer.
- No enrollment/application fees.

Retail Pharmacies Offering Discounted Generic Drugs

CVS

Pharmacy Health Savings Pass, \$15/year membership fee, \$11.99 for 90-day supply.

Giant Eagle

With **Giant Eagle Advantage Card** - \$4 for 30-day supply, \$10 for 90-day supply, free antibiotics

Note: Consumers must apply for and present Giant Eagle Advantage Card to obtain this special pricing.

Kmart

Prescription Savings Club, \$10/year membership fee, \$15 for 90-day supply

Note: Doctors must write prescriptions for a 90-day supply in order to get the \$15 rate.

Kroger

\$4 for 30-day supply, \$10 for 90-day supply

Meijer

\$4 for 30-day supply, free Metformin (for Type 2 diabetes), free antibiotics, free pre-natal vitamins

Sam's Club

\$4 for 30-day supply, \$10 for 90-day supply

Target

\$4 for 30-day supply, \$10 for 90-day supply

Walgreens

Prescription Savings Club, \$20/year individual membership, \$35/year family membership, \$12 for \$90-day supply

Walmart

\$4 for 30-day supply, \$10 for 90-day supply

State of Ohio Prescription Drug Discount Program**Ohio's Best Rx**

1-866-923-7879 or www.ohiobestrx.org

Ohio prescription discount card. No application or enrollment fees. Program may be used during the Medicare Part D coverage gap.

To qualify:

- Must be an Ohio resident.
- Age 60 and older qualify regardless of income.
- Under age 60 qualify regardless of income if determined "permanently and totally disabled" through Social Security Administration.
- Others under age 60 qualify with income up to 300% of federal poverty level.

Prescription Discount Programs**Together Rx Access**

1-800-444-4106 or www.togetherrxaccess.com

- **Nationwide.** Income criteria apply.
- A free discount card sponsored by major drug companies.
- Present card to participating pharmacies to receive discount.
- Provides 25%-40% discount on brand name prescription drugs and generics.

Not open to Medicare Beneficiaries or consumers with other prescription coverage.

Prescription Discount Cards

Franklin County Prescription Discount Card

614-525-3948, 1-877-321-2652 or www.franklincountyohio.gov/rx

- Free to Franklin County residents.
- No age or income restrictions.
- No enrollment forms.
- Average savings is 20%.
- Provides discounts on some pet medications.
- Available at public libraries and senior centers.
- Discount card also available to print from website.
- Offers higher discounts on 90-day supply through mail order.

Emergency Short-Term Prescription Assistance (Central Ohio)

Delaware County

Council for Older Adults of Delaware County

Call for information. **740-363-6677** or **1-800-994-2255**

People in Need

As funds are available. Call for information. **740-363-6284**

Fairfield County

Information and Referral for Fairfield Co. Inc.

Assistance limited to once per year. Assists with medications for life-threatening illness; no psychiatric or pain medications. Assists with prescription co-pays.

740-687-0500

Franklin County

Charitable Pharmacy of Central Ohio, Inc.

614-227-0301, www.charitablepharmacy.org, or charitablepharmacy@gmail.com

Livingston Avenue United Methodist Church, 200 E. Livingston Ave., Columbus 43215
Hours: 9 AM to 4 PM – Monday and Wednesday; 9 AM to 1 PM – Friday. Program assists a limited number of walk-in patients during these hours. Referrals accepted from clinics and social service agencies.

- Open to residents of Franklin County only.
- Provides free medication.
- Assists individuals with income up to 200% of federal poverty level.
- Assists individuals who are uninsured or cannot afford prescription co-pays.
- To apply for assistance, bring proof of income and proof of Franklin County residency along with prescription information.

Joint Organization for Inner City Needs (JOIN)

Maximum of \$50 paid to pharmacy (no over-the-counter drugs). Special programs available to adults age 60 and older. Assistance limited to once every 12 months.

Phone hours are: 10AM – 12PM and 1PM – 2PM

614-241-2531

Gladden Community House

Assistance limited to zip codes: 43222, 43223, 43215 West of Scioto River.

614-221-7801

Prescription Access

Eligibility for services: Must be a resident of Franklin County

1-888-299-3615 or www.colnhc.org/prescription-access/services

Emergency, short-term prescription assistance is often available through local organizations that serve people living with specific medical conditions. In Central Ohio this would include organizations such as:

- Arthritis Foundation of Central Ohio 614-876-8200
- Breathing Association 614-457-4570
- Columbus Cancer Clinic 614-263-5006
- Leukemia and Lymphoma Society 614-476-7194

TAKE NOTE!

Be sure to let the doctor, clinic, or emergency room staff where you receive medical treatment know **if you cannot afford to have a prescription filled**. They may be able to provide you with a short-term supply of medication.

Assistance with Medicare Prescription Drug Plan Copays

Patient Advocate Foundation's Co-pay Relief (CPR)

1-866-512-3861 or Email: help@patientadvocate.org or Website: www.copays.org

- Assists with co-pays for medications and other pharmaceutical products covered by the consumer's drug plan.
- Limits assistance to consumers diagnosed with and taking medications for certain medical conditions.
- Income criteria apply, but household size and medical expenses (including premiums) are considered.
- Pays the copay directly to the provider (doctor or pharmacy), or reimburses the consumer.
- Can help with outstanding bills.

Chronic Disease Fund

1-877-968-7233 or www.cdfund.org

Offers two programs. Income criteria apply, but household size and medical expenses (including premiums) are considered.

- **Patient Financial Assistance**

Assists with copays for medications covered by the consumer's drug plan. Limited to consumers with certain medical conditions and to specific drugs.

The HealthWell Foundation

1-800-675-8416

Apply online at: www.healthwellfoundation.org

- Assists with copays on drugs covered by consumer's plan OR, insurance premiums if consumer is eligible but cannot afford insurance (includes Medicare drug plan premium).
- Limited to consumers diagnosed with certain medical conditions.
- Income criteria apply, but household size and medical expenses (including insurance premiums) are considered.

Caring Voice Coalition

1-888-267-1440 or email cvcinfo@caringvoice.org

- Assists with Insurance Premiums, Prescription Co-pays, and Medicare Prescription Co-pays.
- Limited to consumers diagnosed with pulmonary arterial hypertension, idiopathic pulmonary fibrosis, Alpha 1, or chronic granulomatous disorder.
- Income criteria apply, but household size and medical expenses (including premiums) are considered.

Other Prescription Help

Consumer Reports Best Buy Drugs

www.crbestbuydrugs.org

Consumer's Union, the non-profit organization and publisher of Consumer Reports, has a free web-based service to help you and your doctor choose the most effective, safe, and affordable medication. The site provides reports that compare drugs used to treat specific conditions, includes expert reviews of the scientific evidence on prescription drugs, and pricing information.

National Organization for Rare Diseases, Inc. (NORD)

www.rarediseases.org

Assistance is limited to specific medications. Also assists in obtaining some medications not yet on the market. Maintains a Rare Disease Database and an Orphan (rare disease) Drug Database. Provides information on free or low-cost air travel to distant treatment or clinical trial locations.

Buying Prescriptions On-Line

On-Line pharmacies offer convenience, and may sell prescriptions at a discount. It is important to be safe when buying medication over the Internet. Some pharmacies have been found to sell “fake” or counterfeit drugs. These may have dangerous ingredients, or not contain the prescribed amount of the medication.

Tips:

- Do not purchase from an on-line pharmacy that does not require a prescription from a U.S. licensed physician.
- Look for the National Association of Boards of Pharmacy’s Verified Internet Pharmacy Practice Sites (VIPPS) seal displayed on the home page of the on-line pharmacy.



This indicates the pharmacy is in compliance with state licensing and inspection requirements. For more information on VIPPS go to www.vipps.info

- Find out how the website protects your personal information.
- For more safety tips on purchasing prescription drugs over the Internet go to: www.fda.gov/buyonline