

174 E. Long Street
Columbus, OH 43215
614-645-7250 or 1-800-589-7277
Caregiver Support Program: 1-866-750-CARE
Web: www.coaaa.org Email: coaaa@coaaa.org



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 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) 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.

Costs

- You will pay a monthly premium, and 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 your income and other financial resources are limited, you may qualify for assistance or “**Extra Help**” to pay for the drug benefit. To find out if you qualify for Extra Help, **contact the Social Security Administration at 1-800-772-1213**, or go to www.ssa.gov

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

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

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

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

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

- Find out if you qualify for the “Extra Help” through Social Security.
- 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.

The coverage gap is temporary. For calendar year **2008**, *after you have paid \$4,050* in drug costs, most of your drug costs above this are covered.

Remember, each year from **November 15** to **December 31**, 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.

Take Note!

If you use **other discount options** to get through the **coverage gap**, your **Medicare drug plan** will **require proof** of any money you spend for medications. This will **count** toward reaching **your yearly Medicare Part D catastrophic coverage**. Also, be sure to **use a pharmacy in your Medicare drug plan’s network**, and be sure any **medications** you purchase **are covered under your plan**.

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

Drug Company Patient Assistance Programs (PAPs)

PAPs are special programs offered by drug companies that provide medications **FREE** to people who qualify.

Medicare beneficiaries MAY be eligible for PAPs once they have reached their gap in prescription coverage under Medicare Part D.

- Consumers with private insurance or government benefits such as Medicaid are **usually not** eligible for PAPs.
- Eligibility criteria vary with each drug company.
- To apply, consumers need to determine 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 PAP. When approved, the PAP either ships the medication to the consumer's physician to be dispensed to the consumer, or mails a redeemable voucher directly to the consumer.

Tip:

Before applying for a PAP, be sure your doctor is willing to sign off on the application(s), notify you when the medications arrive and store them for your pick up.

Most physicians' offices **do not COMPLETE** the applications for patients, but will provide the physician's signature on completed forms.

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

1-888-299-3615 or www.prescription-access.org

Prescription for Good Health

Eligibility for services: Must be a resident of Franklin County

1-877-223-1505

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

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 “**Consumers**”, 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

Acme Fresh Market

Offers discounts on 30-day and/or 100-day supplies of certain medications.

To locate participating stores:

www.acmestores.com/pharmacy/pharm_locations.html

Contact the individual store to determine discounted medications.

Note: Acme stores are in northeastern Ohio.

Giant Eagle

\$4 Generic Medication Program

To locate participating stores, go to:

www.gianteagle.com, then click on “Rx Refills”

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

Kmart 90-Day Generics Program Formulary

\$15 for a 3-month supply of certain generic medications

To locate participating stores: www.kmart.com/storelocator/store_locator.jsp

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

Meijer Free Antibiotic Program

Free oral generic antibiotic medications (limited supplies)

For current list of covered antibiotics: www.meijer.com/pharmacy/antibiotics.asp

To locate participating stores: www.meijer.com/pharmacy/contact.asp

Target Pharmacy \$4 Program

\$4 for a 30-day supply of certain generic medications

For current list of discounted medications:

http://sites.target.com/images/pharmacy/4dollar_program_list_111706.pdf

To locate participating stores:

http://sites.target.com/site/en/spot/page.jsp?title=store_locator&storeGroup=2

Wal-Mart / Sam's Club \$4 Generic Prescription Program

\$4 for a 30-day supply or \$10 for a 90-day supply of certain generic medications

For current list of discounted medications, go to:

www.walmart.com or www.samsclub.com and click on “Pharmacy”

State of Ohio Prescription Drug Discount Program

Ohio's Best Rx

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

- Open to Ohio residents of any age who have no prescription coverage.
- Income criteria apply to consumers under 60.
- No application or enrollment fees.
- Offers gap coverage for some medications for consumers with Medicare Part D.
- If you have the Medicare drug benefit, you must coordinate gap coverage with your plan or pharmacist.

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

614-462-4534 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.

Ohio Drug Card

- Free to Ohio residents.
- No age or income restrictions.
- No enrollment forms.
- Download cards at www.ohiodrugcard.com
- Participating pharmacies include: K-Mart, Meijers, Walgreens, Drug Discount Mart, Rite-Aid, CVS and many independent pharmacies.
- Provides discounts on some pet medications.
- Offers additional discounts for vision, hearing, and dental services.

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

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.

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.prescription-access.org

St. Stephens Community House

Assistance limited to zip codes: 43201, 43211, 43219, 43224, 43229, 43230, 43231, and 43081. **614-294-6347, ext. 305**

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 where you receive medical treatment know **if you cannot afford** to have a prescription filled. They may be able to provide you with an emergency short-term supply of medication.

Assistance with Medicare Prescription Drug Plan Copays

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

1-866-512-3861

- 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 either the copay directly to the pharmacy or reimburses the consumer.

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

- 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