Central Ohio Area Agency on Aging PRESCRIPTION GUIDE



Counties Served

Delaware
Fairfield
Fayette
Franklin
Licking
Madison
Pickaway
Union



614-645-7250 800-589-7277 www.coaaa.org



Your Aging and Disability Resource Network

This information is provided by the: The National Family Caregiver Support Program.

This is a nationally funded program operated in Central Ohio by the Central Ohio Area Agency on Aging (COAAA). It offers caregiver workshops and funds services designed to assist caregivers on a short term basis. The services include: information and assistance, counseling, respite, and other supplemental services

Request a copy or download our other guides from our website www.coaaa.org under the RESOURCE Tab:

- Central Ohio Older Adults Resource Guide
- The Caregiver Toolbox
- Books, Videos and Websites for Caregivers
- Central Ohio Senior Housing & Home Repair Guide
- Central Ohio Long Term Care & Hospice Guide
- Central Ohio Private Homecare Guide
- Central Ohio Utility Guide
- Central Ohio Prescription Guide
- Central Ohio Transportation Guide
- Central Ohio Support Group Guide
- Central Ohio Respite Guide
- Central Ohio Moving and Transitions Guide
- Central Ohio HIRING In Home Care Guide(NEW)
- Central Ohio Kinship Care Guide(NEW)

The COAAA also provides monthly Caregiver Support Groups & Information Sessions. For more information call 800-589-7277 or visit www.coaaa.org. Or in your county, call one of these agencies:

- **Delaware-**SourcePoint 740-363-6677
- Fairfield-Meals on Wheels of Fairfield County 740-681-5050
- Fayette-Community Action Commission of Fayette Co. 740-335-7282
- Franklin-Franklin Co. Office on Aging 614-525-6200
- Licking-Licking Co. Aging Program 740-345-0821 or 1-800-452-0097
- Madison-Madison Co. Senior Center 740-852-3001
- **Pickaway-**Pickaway County Senior Center 740-474-8831
- Union-Union County Senior Services 937-644-1010

Central Ohio Prescription Guide

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Introduction to Prescription 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!

This resource manual is brought to you by the Central Ohio Area Agency on Aging. Any unauthorized use and/or duplication of this material without the prior express and written permission from the Central Ohio Area Agency on Aging is strictly prohibited. This manual is not a substitute for professional advice and care. If you have specific needs, please see a professional provider. Links to websites are provided for convenience and do not constitute or imply endorsement. Every reasonable effort is taken to ensure accurate information; however, we cannot guarantee completeness or timeliness. COAAA assumes no responsibility for outcomes resulting from the use of information contained in this manual.

Medicare Drug Benefit (Part D)

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.
- 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.
- 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 Medicare Part D. In addition, those who receive their prescription coverage through the VA are not required to enroll in Part D and are exempt from penalties should they enroll in thefuture.

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 aco-payment.
- Costs will vary depending on the plan you choose.
- Medicare Part D plans typically have a coverage gap. In 2020 the gap is reached when you and your plan have paid \$4,020 for your drugs. Once the gap is reached you pay 25% of the cost of your drugs until you reach the "catastrophic coverage" amount of \$6350 in YOUR out-of-pocket costs for covered drugs. Out-of-pocket costs do not include (1) premiums, (2) the cost of non-covered drugs, (3) costs from out-of-network pharmacies, or (4) the 75% generic discount. Once the catastrophic coverage is reached you will pay 5% of the cost of each drug or \$3.60 for generics and \$8.95 for brand-name drugs (whichever is greater).

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 **800-589-7277** to find out if you qualify for EXTRA HELP.

Remember, each year from *October 15* to *December 7*, you have the **option to switch** to a different Medicare prescription drug plan.

The following organizations can help you:

- Ohio Senior Health Insurance Information Program (OSHIIP): 800-686-1578 or www.insurance.ohio.gov
- Central Ohio Area Agency on Aging, 614-645-7250 or 800-589-7277 or www.coaaa.org
- Medicare, 800-633-4227 or www.medicare.gov

Medicaid Assistance

Medicaid is a State/Federal assistance program for people who cannot afford healthcare. More Ohioans now qualify for Medicaid.

- Medicaid coverage has expanded to include adults without children.
- The income limits for Ohio Medicaid have also increased.
- There is no deadline to apply for Medicaid.

To see if you qualify:

- Call the Ohio Medicaid Consumer Hotline at 800-324-8680
- Go to https://benefits.ohio.gov

Veterans Assistance

To find out if you qualify for **Veterans Administration** healthcare and prescription drug benefits, call **1-877-222-8387** or <u>www.va.gov</u>, <u>www.dvs.ohio.gov</u>. There are also some veteran's assistance websites at www.vetsfirst.org and www.veteranaid.org.

Military Retirees Assistance

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 for Life**. Additional information is available at: www.tricare.mil

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 orthose with private insurance.
- To APPLY: Go to Medicine Assistance Tool (MAT), www.mat.org.

 A free and confidential search tool created by Pharmaceutical Research and Manufacturers of America (PhRMA). The tool allows users to search for financial assistance resources available to eligible patients. MAT contains information on approximately 900 public and private assistance programs. The site links to information on the cost of specific drugs. Information to assist patients in obtaining needed medications through their current insurance is provided. Printable prescription discount cards are also available on the site.

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.

Generic Medications

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 go to www.fda.gov, click on "Drugs", scroll down to box labeled "Consumers and Patients". You can search FDA's database of approved drugs and to find generic equivalent drugs at this website.

<u>Tip:</u> 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, & are covered.

Generic Medication Assistance

RX Outreach, 888-796-1234 or www.rxoutreach.org

- Nationwide program for uninsured and underinsured individuals.
- Offers over 600 medications (primarily generic) at \$20-\$40 (includes shipping/handling) for a 90-day supply.
- Income criteria apply but No enrollment/application fees.
- Medications are mailed to the consumer.

Retail Pharmacies Offering Discounted Generic Drugs

- Costco, Drug Mart, Giant Eagle, Kmart, Meijer, Sam's Club, Target, Walgreens
 - O Usually \$4.00 for a 30-day supply & \$10.00 for a 90-day supply.
 - Some require a prescription written for a 90-day supply.
 - Some require a person to join their membership club to gain access to discounts.
 Membership fees may apply.

Prescription Drug Discount Programs

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.

Ohio's Best RX

866-923-7879 or www.ohiobestrx.org

- A state-sponsored prescription discount card for Ohioans of any age.
- No application or enrollment fee. & a mail order option is available.
- Use the website to check drug pricing and to find participating pharmacies.
- Savings average 40% across brand and generic medications combined.
- Provides discounts on diabetic supplies in addition to medications.
- Can be used during the Medicare Part D coverage gap.
- Ohio residents who qualify may be eligible to receive additional savings.

Other Assistance: (Short-Term, Emergency, & Specific Situations)

In Delaware County:

- **SourcePoint** Call for information. 740-363-6677/800-994-2255
- People in Need
 - o As funds are available. **740-363-6284**; <u>www.delawarepeopleinneed.org.</u>
 - Make an appointment, take picture ID and proof of residency.

In Fairfield County:

- Information and Referral for Fairfield Co. Inc., 740-687-0500.
 - Assistance depends on the prescription, the consumer, & cost.

In Franklin County:

- Charitable Pharmacy of Central Ohio, Inc.
 - 614-**227-0301** or www.charitablepharmacy.orgs

Livingston Avenue United Methodist Church, 200 E. Livingston Ave., Columbus 43215.

- 615-Open to residents of Franklin County only.
- 616-Provides free medication and assists individuals with income up to 200% of federal poverty level. A person is eligible if they are uninsured, have no prescription drug coverage, or are unable to afford co-pays.
- 617 Hours: 8:30 to 3:30 Monday, Tuesday, Thursday, and Friday.
- 618 New patients must schedule an appointment.
- 619–To apply bring: Proof of income, Proof of Franklin County residency, original prescriptions or prescription bottles showing remaining refills.
- Gladden Community House:
 - o **614-221-7801.** Assistance limited to zip codes: 43222, 43223, 43215 West of Scioto River.
- Breathing Association:
 - o 614-273-2843 or www.breathingassociation.org
 - Lung Health Clinic provides healthcare to people with lung health conditions and who are without insurance.
 - Provides assistance with obtaining inhalers, nebulizers and tubing only.
 - Household Income within 175% of federal poverty guidelines.
- Columbus Cancer Clinic:
 - o **614-263-5006** or www.lifecarealliance.org
 - Assistance with cancer drugs only
 - Must live in Franklin County and have Income at 150% of poverty
- Joint Organization for Inner City Needs (JOIN):
 - Phone hours are: 10AM 11:30AM and 1PM 2PM at 614-241-2531
 578 East Main Street, Columbus OH 43215.
 - For adults age 60 and over, assistance is limited to \$100 in 12 months for any drug; if under 60, limited to \$50 in 12 months but only for antibiotics, diabetes, blood pressure, heart, breathing, seizures or cholesterol medications.

Assistance with Prescription Drug Plan Copayments

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

- 866-512-3861 or <u>www.copays.org</u>
- **Person must be insured.** Assists with co-pays for medications, and other pharmaceutical products covered by the consumer's drug plan; assists with deductibles for medications.
- Assistance to consumers diagnosed with cancers, osteoporosis, hepatitis B &C, and HIV/AIDS
- 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.
- Maintains the National Financial Resource Directory that generates lists of organizations to meet a wide range of needs on website.

Good Days (formerly Chronic Disease Fund):

- 877-968-7233 or www.mygooddays.org
- Assists with the cost of premiums, medication co-pays, & diagnostic testing.
- Person must have health insurance that covers part of the cost.
- Assistance is limited to certain medical conditions and to specific drugs.
- Assistance is available for a wide-range of conditions.
- Eligibility is based on income, household size, and medical expenses including premiums.
- Also assists with patient travel (by road or air), patient lodging, and travel costs such as parking, fuel, and meals.

The Health Well Foundation:

- 800-675-8416, Apply online at: www.healthwellfoundation.org
- Assists with copays, deductibles, and out of pocket expenses for supplies, supplements, surgeries, and more on items covered by consumer's plan. Can even assist withinsurance premiums if consumer is eligible, but cannot afford insurance (includes Medicare drug plan premium).
- Limited to consumers diagnosed with certain medical conditions. May also payfor pediatric treatment and travel costs.
- Income criteria apply, but household size and medical expenses (including insurance premiums) are considered.
- Person must have health insurance that covers part of the cost.

Cancer Financial Assistance Coalition (CFAC):

- www.cancerfac.org.
- A coalition of organizations that links cancer patients to organizations that provide financial help with various needs associated with cancer treatment. Search CFAC's online database to find member organizations. Contact individual member organizations directly to explore assistance available.

CancerCare:

- Operates CancerCare Co-Pay Assistance Foundation 866-552-6729.
 information@cancercarecopay.org.
- Offers limited financial assistance for cancer-related costs such as transportation, home care, child care and pet care.
- The Foundation manages a variety of funds that assist with insurance co-pays for cancer treatment. Assistance is limited to certain cancer diagnoses. Availability of funds varies throughout the year.

Consumer Reports Best Buy Drugs:

• <u>www.crbestbuydrugs.org</u>. Search on "Prescription Drugs" to get helpful videos on prescription drug safety and savings.

National Organization for Rare Disorders, Inc. (NORD):

- 800-999-6673 or 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.



Patient Services Inc.:

- 800-366-7741, <u>www.patientservicesinc.org</u>
- Assists with insurance premiums, prescription and treatment co-pays. May subsidize or cover cost associated with travel to/from a treatment center. Income criteria apply, but household size is considered. Limited to consumers diagnosed with certain medical conditions.

Buying Prescriptions Online

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.

- 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.



- A list of online pharmacies with VIPPS accreditation is available at: https://nabp.pharmacy/programs/digital-pharmacy/accredited-facilities/.
- Find out how the website protects your personal information.
- For more safety tips on purchasing prescription drugs over the Internet go to: http://www.fda.gov.

The Central Ohio Aging and Disability Resource Network (ADRN) is a collaborative effort of the Central Ohio Area Agency on Aging and community partners, designed to streamline access to long-term services and supports that promote community living, personal choice and independence for older adults and all persons with disabilities regardless of age. Central Ohio Community Partners Include:

CareStar Case Management Agency

2760 Airport Drive, #130, Columbus, OH 43219, 614-751-7777, www.carestar.com

Centers for Independent Living

- MOBILE: Center for Independent Living (Mid Ohio) 690
 High Street, Columbus, OH 43206
 614-443-5946, www.mobileonline.org
- SOCIL (Southeastern Ohio Center for Independent Living) Fairfield County Office, 418 South Broad Street, Lancaster, OH 43130 740-689-1494 Hocking County Office, 1369 East Front Street Logan, OH 43138 740-380-1475, www.socil.org
- CDE Center for Disability Empowerment 510 E. North Broadway, Columbus, OH 43214, 614-575-8055 www.disabilityempowerment.net

Senior Service Providers

- **SourcePoint**, 800 Cheshire Dr., Delaware, OH 43015, 740-363-6677, www.mysourcepoint.org
- Meals on Wheels of Fairfield County, 1515 Cedar Hill Rd., Lancaster, OH 43130, 740-681-5050, www.mowfc.org
- **Fayette County Commission on Aging,** 1179 S. Elm St., Washington CH, OH 43160, 740-335-2159, www.fayettecoa.com
- **Franklin County Office on Aging**. 280 E. Broad St., 3rd Floor, Columbus, OH 43215, 614-525-6200, www.officeonaging.org
- Licking County Aging Program, 1058 E. Main St., Newark, OH 43055, 740-345-0821/800-452-0097, <u>www.lcap.org</u>
- Madison County Senior Center 280 W. High St., London, OH 43140, 740-852-3001, www.mcsenior.org
- **Pickaway County Senior Center**, 2105 Chickasaw Dr., Circleville, OH 43113, 740-474-8831, www.pickawayseniors.org
- **Union County Senior Services**, 940 London Ave, Marysville, OH 43040, 937-644-1010, www.co.union.oh.us

Learn How to Be a Healthier You at Healthy U!



Healthy U is a free, 6-week workshop proven to help people with diabetes, asthma, arthritis, heart disease and other lifelong conditions to self-manage their symptoms and live healthier, happier lives.

For more information, contact 614-645-7250 or 800-589-7277 or visit www.coaaa.org

Healthy U - Because it's never too late to learn how to be a healthier you!

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Navigating the Medicare system can be difficult.

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Call us today to receive free unbiased information to help you make informed decisions.

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