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Guide for Helping Patients Afford Their Medications

Medication adherence is a huge focus in healthcare. Adherence helps keep patients healthy. Improving adherence rates has the potential to save billions of healthcare dollars. However, the inability to afford medications is a known adherence barrier. There are many ways to help patients afford their medications, from tweaking regimens to helping them find assistance programs. This document has cost-saving tips you can use, as well as a list of programs and other helpful resources to recommend to patients. Note that the lists may not be all-inclusive of such programs.

Cost-Saving Tips

Review patients' medications. Look for:

- Duplicates or overlapping medications or supplements that can be eliminated.
- Brand products that can be switched to generics or therapeutic alternatives.
- Medications that are being used to treat preventable side effects of other meds.
- Additional switches that can make medications more affordable.
 - Check *Consumer Reports Best Buy Drugs* (<http://www.consumerreports.org/health/best-buy-drugs/index.htm>) for meds that are considered best values for treating specific disease states as well as other cost-saving tips such as cost-effective OTC alternatives to some Rx drugs.

Recommend tablet splitting when appropriate, for meds that are priced similarly between strengths. This includes many chronic meds including statins, amlodipine, sertraline, and metoprolol extended-release tablets.

Suggest purchasing larger quantities of medication at one time. A 90-day supply may cost less and reduce co-pays compared to a 30-day supply.

Drug samples and co-pay coupons can save patients money upfront. However, they can end up costing patients more in the long run. Patients get stabilized on these meds, which are often newer and more expensive. With co-pay coupons, the patient may not realize what the true co-pay for the drug will be until the coupon expires or the max amount covered by the coupon is reached. Save samples and coupons for medications that don't have more affordable alternatives, or are used short-term such as antibiotics. Keep in mind that co-pay coupons can't be used by patients with government-funded drug coverage (e.g., Medicare, Medicaid, TRICARE).

Discount or savings cards are typically used as an alternative to insurance, although requirements for eligibility can vary. Encourage patients to ask if their pharmacy has their own discount program, which may be more cost-effective.

Assistance programs such as those offered by states or drug companies vary and may have income requirements. These may help with costs when patients are in the "donut hole." Some organizations, like the Leukemia and Lymphoma Society, will help patients pay for the cost of treatments for specific diseases. Note that not all money paid by assistance programs contributes to out-of-pocket expenses for Medicare Part D participants. For example, money paid by state-sponsored programs or charitable organizations will typically count, whereas money paid by manufacturers' programs may not. In general, help patients understand the fine print with any of these programs. For example, there may be expiration dates, limits on amounts, or exclusions (e.g., patients with government-funded insurance). There are also concerns that some of these programs may increase overall healthcare costs or insurance premiums.

—Continue to the next page for a list web-based resources for savings on medications —

More...

Web-based Resources for Savings on Medications	
Information Source	Comments
DestinationRx drugcompare.destinationrx.com	Site provides drug prices and can be searched by drug name, drug category, or health condition. Prices provided are averaged from multiple stores, not specific to one particular store. Site also has information available about possible side effects, drug interactions, and a pill-identifier tool.
GoodRx www.goodrx.com 888-799-2553	Site allows drug price comparisons between pharmacies for a specific drug. Has a free app for iPhone or Android that has this functionality in addition to access to drug coupons. Also includes a free discount card that can be ordered via mail and other helpful tools such as a pill identifier and savings opportunities on pet meds.
NeedyMeds www.needymeds.org 800-503-6897	Site lists brand and generic drugs available through patient assistance programs, as well as diagnosis-based assistance information. There is a list of manufacturers with patient assistance programs. Information about Medicaid, Medicare, and other state assistance programs is also available. Also includes a five dollar drug discount card that can be ordered via mail.
Rx Assist www.rxassist.org	Site provides information on patient assistance programs through manufacturer, brand, and generic drug name search. Has information for patients describing various options for Rx assistance.
Partnership for Prescription Assistance www.pparx.org 888-477-2669	Site allows search for public and private assistance programs by manufacturer (programs from non-member companies are not listed). It has a free app for iPhone or Android that has this functionality. Provides a nationwide search for free and low-cost health clinics. Information about Medicaid, Medicare, and co-pay assistance programs is also available.
RxHope www.rxhope.com	Site provides patient assistance information through manufacturer or drug name search. Advanced search available to help patients determine eligibility for state- and company-sponsored patient assistance programs.
BenefitsCheckUp www.benefitscheckup.org	Site provides a personalized report of public and private programs available to help reduce costs of prescription drugs. Also includes online application for Medicare Low Income Subsidy known as Extra Help. Geared toward aiding individuals 55 years and older. Service provided by the National Council on Aging.
Medicare Medicare.gov 800-MEDICAR	Has a searchable database for state programs that help Medicare patients pay for prescription drug plan premiums and other costs: http://www.medicare.gov/pharmaceutical-assistance-program/state-programs.aspx . In addition, has a search available to find assistance programs from manufacturers: https://www.medicare.gov/pharmaceutical-assistance-program/index.aspx .
—Continue to the next page for a list of patient assistance and discount programs—	

More . . .

Patient Assistance and Discount Programs				
Program	Eligibility	Enrollment	Formulary	Discount
AZ & Me (AstraZeneca)	Individuals with qualifying incomes who: <ul style="list-style-type: none"> Do not have Rx drug coverage OR Have Medicare Part D <p>Medicare Part D participants may not be enrolled in Limited Income Subsidy (LIS) for Medicare Part D and are required to spend 3% of total household income on prescription medicines through Medicare Part D.</p>	800-292-6363 or www.azandmeapp.com	Many AstraZeneca prescription medicines	Medication is free. Refills must be obtained through mail order.
GSK For You (GlaxoSmithKline) Combines previous programs such as GSK Vaccine Access, GSK Bridges to Access, and GSK Access	Individuals with qualifying incomes who: <ul style="list-style-type: none"> Do not have Rx drug coverage OR Have Medicare Part D <p>Medicare Part D participants must have spent at least \$600 on medicines through a Medicare Part D Prescription drug plan.</p> <p>Adults at least 19 years old without third party vaccine coverage who meet income requirements may be eligible for the GSK vaccine assistance program.</p>	866-475-3678 or www.gskforyou.com	Many GSK prescription medicines	Medication is free. Refills must be obtained through mail order.
Lilly Cares (Eli Lilly)	Individuals with qualifying incomes who: <ul style="list-style-type: none"> Do not have Rx drug coverage OR Have Medicare Part D 	800-545-6962 or http://www.lillycares.com	Many Lilly prescription medicines	Medication is free. Refills must be obtained through mail order.
Lilly Cares Oncology (Eli Lilly)	Individuals prescribed a <u>Lilly oncology medication</u> with qualifying incomes who: <ul style="list-style-type: none"> Do not have Rx drug coverage OR Have Medicare Part D 	800-545-6962 or http://www.lillycares.com	Many Lilly oncology prescription medicines	Medication is free. Refills must be obtained through mail order.

More . . .





Patient Assistance and Discount Programs, continued				
Program	Eligibility	Enrollment	Formulary	Discount
Merck Patient Assistance Program (Merck)	Those with no insurance or Rx drug coverage who meet income requirements. Exceptions can be requested.	800-727-5400 or www.merckhelps.com	Many Merck prescription medicines	Medication is free. Refills must be obtained through mail order.
Merck Vaccine Patient Assistance Program (Merck)	Adults (primarily those without insurance) who without assistance could not afford necessary vaccines.	800-293-3881 or www.merckhelps.com	Merck vaccines for adults	Vaccines are free.
Patient Access Network	Those with Rx drug coverage who meet income requirements	866-316-7263 or https://panfoundation.org/index.php/en/	A list of medications to treat specific conditions	Co-pay assistance
Pfizer Rx Pathways (Pfizer)	Eligibility requirements vary by medication and type of assistance provided.	844-989-7284 or www.pfizerxpathways.com	Many Pfizer prescription medicines	Prescriptions are free, discounted, or co-pay assistance may be provided.
WellCard Savings (Access One Consumer Health)	Everyone* *Not available in Montana or Vermont.	https://www.wellcardsavings.com/public/pharmacy.aspx	All Rx drugs. Check website for participating pharmacies.	Average savings of 50% on drug prices in retail pharmacies or 20% on drug prices through mail order pharmacies.

Users of this resource are cautioned to use their own professional judgment and consult any other necessary or appropriate sources prior to making clinical judgments based on the content of this document. Our editors have researched the information with input from experts, government agencies, and national organizations. Information and internet links in this article were current as of the date of publication.

More . . .

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	<i>Evidence and Recommendations You Can Trust...</i>	
		
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