

Assistance Programs

Most pharmaceutical companies have established programs to help people who do not have health insurance or drug coverage pay for their prescription medicines, or, in some cases, get them free. Such programs are a valuable resource for millions of Americans. But they also put costly brand-name medicines in the hands of people who may continue taking (and paying for) the medicines when they are no longer eligible for assistance. Less expensive generic drugs may work just as well.

Even so, if you need medicines (especially for a chronic condition) and have no health insurance, limited insurance, or lack drug coverage under your current health insurance policy, read this brief to find out about what are called PAPs – short for “prescription assistance programs” or “patient assistance programs.”

ELIGIBILITY

Patient assistance programs are aimed primarily at people whose household incomes are below around \$20,000 for an individual, \$26,000 for a couple, \$34,000 for a family of three, and \$40,000 for a family of four. But some programs extend to people with higher incomes if they have no health insurance or drug coverage, and are not eligible for either private or public insurance.

There are asset tests as well – money you have other than income from a job. Essentially, the programs will be trying to find out if you have money in the bank, or assets (such as stock holdings, mutual funds, or retirement savings) that you can draw on. Hard and fast rules often give way to a case-by-case evaluation. But, generally, if your assets exceed \$15,000 to \$20,000 and you could pay for your medicines on your own by tapping these resources, you'll be out of luck qualifying for a PAP.

Most PAPs also require you to be a US citizen or a resident with a green card.

If you are a Medicare beneficiary who has not yet enrolled in the new Part D drug benefit, and you qualify under the income criteria, you *won't* be eligible for a PAP. Instead, you'll be urged to enroll in Part D since the program permits enrollment at any time for low-income people. We'd concur with that advice since Part D also substantially subsidizes drug coverage for low-income people.

If, however, you are a Medicare beneficiary who has not enrolled in Part D and you do not meet the income criteria, you may be able to get some temporary assistance from a PAP while waiting for the next open enrollment period (which begins November 15). You can not have any other coverage for your drug expenses, however.

In addition, some PAPs will help if you are enrolled in Medicare Part D, meet certain income and asset criteria, and fall into the “doughnut hole.” That's the gap in coverage that occurs after your drug expenses total about \$2,400 and before they reach \$5,450 during one year. However, a fair number of PAPs do not offer such help. In addition, if help is offered, the subsidy does *not* count towards your drug bills. That is, you will delay the point at which Part D coverage starts again, which is when you reach the \$5,450 point of total expenses.



If you are enrolled in Medicaid, you will not be eligible for a PAP. Also, if you apply for a PAP program and it determines that you may be eligible for Medicaid, you likely will be urged to apply for Medicaid. You may get some help with your drug expenses while you are waiting for a Medicaid eligibility determination.

If you have private health insurance which has limited drug coverage, and you meet the income eligibility cut-offs, you may still qualify for a PAP. This will especially be true if you take multiple medicines and your drug expenses are quite high.

The eligibility criteria we have discussed here are the most important ones. But others may apply. To their credit, most of the PAPs have some flexibility and will take your individual circumstances into account.

HOW TO GET STARTED

You can find out about specific PAPs through various sources:

- Doctors
- Pharmacists
- The staff at a health or community clinic
- Searching the Internet
- Drug companies

Many doctors are familiar with PAPs and can refer you to one or more that is specific to your medical needs or the medicines you take. Since you are going to need your doctor's signature anyway to get the medicine from a PAP, this is a good place to start.

Beware though, some doctors and their staffs may be reluctant to spend time helping you apply for a PAP. That's because a substantial amount of paperwork is involved (as discussed later).

Most pharmacists are at liberty to tell you about PAPs, but some are not. The reason some can not is that they work for drug store chains or large stores that sell medicines. So telling you where to get the drugs for free is not considered good for business. (Many of the free drugs will bypass the pharmacy chain stores and come to you by mail.)

Health and community clinics that serve people without health insurance are very good places to find out about PAPs. Many can help you get started on the process, too.

If you know which company makes the drug or drugs you take, you can contact them directly, either via the Internet or toll-free numbers. Virtually all the corporate Web sites of the major pharmaceutical companies provide a link to their PAP program, with a list of drugs that are available for free or reduced cost if you qualify.

But we'd recommend that you start elsewhere on the Internet. Three Web sites in particular serve as major portals to multiple PAPs, and can help you find one that meets your needs. The largest of these are RxAssist

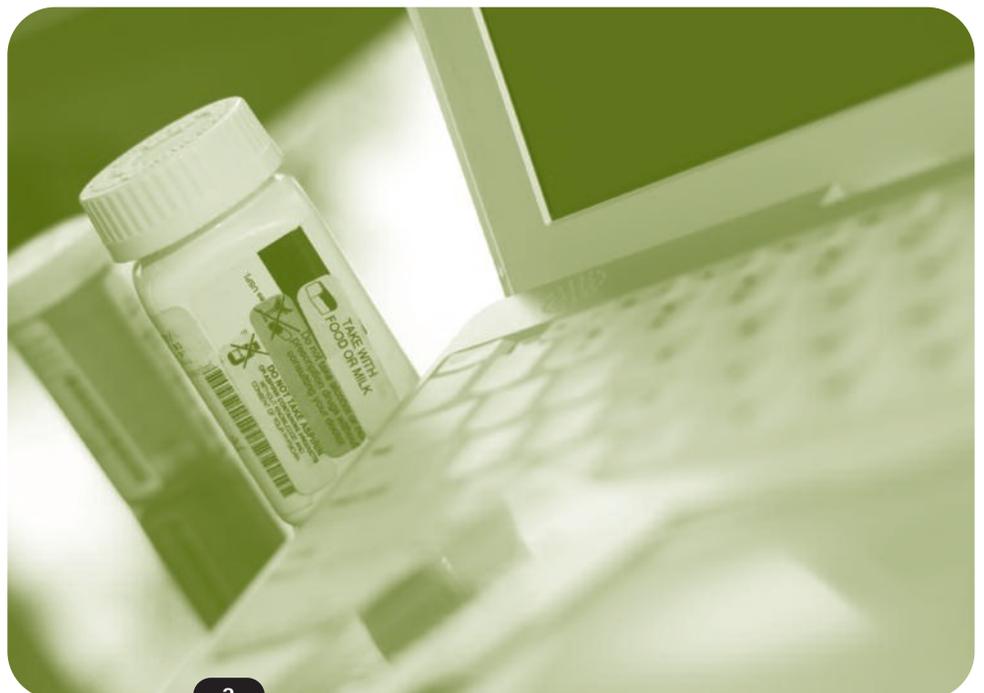
(rxassist.org), the Partnership for Prescription Assistance (pparx.org), and NeedyMeds (needymeds.com). While these three sites are similar in focus, they offer different features.

RxAssist (www.rxassist.org)

RxAssist was created by Volunteers in Health Care, a resource center affiliated with the Brown University Center for Primary Care and Prevention. The site offers a comprehensive list of PAPs, searchable by both drug name (generic or brand) and company name.

The site is user-friendly. For each medicine, there is contact information for the company, information about eligibility criteria, guidance that can be used to complete the application, other relevant information (such as the delivery time required to receive the medication and refill policies), and an interactive application that can be filled out online or printed out and mailed.

The site also has a resource section with information on Part D, Veteran's benefits, PAPs for generic drugs, and state drug assistance programs.



The Partnership for Prescription Assistance (www.pparx.org)

The Partnership for Prescription Assistance is an industry-sponsored organization and Web site, led in part by the Pharmaceutical Research and Manufacturers Association, the drug industry's primary trade group. The site also claims to be affiliated with 1,300 national and local organizations that help spread the word about the program and get people who qualify enrolled.

The site boasts links to 475 public and private PAPs, including 180 sponsored by drug companies. We didn't check that claim, but there's no question that the site is quite comprehensive.

You can search its database by drug name. That prompts an initial simple eligibility screening questionnaire (which takes just a couple of minutes to fill out). This search then brings up a list of possible PAPs which fit your needs.

Caution: Discount card programs are among those listed. Some discount programs are set up to be PAPs, but many are cards that are not much different than those available to anyone who applies. Such cards aim, in part, to get people to take expensive brand-name medicines, and you may only save 10 to 20 percent off the cost of your medicines at a participating pharmacy. In many cases, you may be able to save that much just by shopping around or buying your medicines at a large discount store.

The pparx.org site includes useful links to the forms you'll need for full screening of your eligibility. It also includes a very useful listing of low-cost community health clinics, searchable by state and city.

Needy Meds (needymeds.com)

The NeedyMeds site is sponsored by a non-profit company of the same name. It's a "dot com" instead of a "dot org"

because the site is supported by advertisements. All the ads are commercial, including links to some discount cards. One ad promised discounts on medicines as high as 80 percent, as a lure. We advise ignoring the ads.

The site is less glitzy than pparx.org or rxassist.org. But it's actually organized quite simply – with links to drug names, companies, and programs by alphabetical letter.

The site claims to be a portal for 386 PAP programs, which are also listed. It lists about 3,000 drugs, both brand and generic. It also provides a listing of some 200 state programs and disease-specific PAP programs.

Another very useful feature is a clickable map of the country with the names of national and local programs that help people apply for PAPs, either for free or for a nominal fee.

There is substantial duplication among these three PAP portal sites. If you need help obtaining and paying for multiple medicines – three or more – it's worth spending time on all three to compare their offerings, and to see which appeals to you most.

The pparx.org site has both the advantage and disadvantage of being most closely linked to the drug companies. The advantage of that is the site is more likely to have up-to-date information and downloadable forms. The disadvantage is that you are unlikely to read or see anything on pparx.org which judges one PAP against the other. But then, the other two sites seem to avoid that as well.

FILLING OUT THE FORMS

Once you get past the preliminaries and locate a program that may provide assistance, you will enter into the unpleasant world of application forms.



All PAPs require you to complete an application, which includes detailed questions about your employment, family, finances, citizen status, and medical conditions. Pulling this information together can be a challenge.

You may be asked, for example, to provide documentation of all non-income assets (e.g. including bank accounts and personal property, such as house ownership). You'll also have to provide proof of income, such as tax returns, a W-2 form, or a recent pay stub, and quite possibly credit card payment statements.

You'll probably have to provide verification that you are not insured – such as a statement of loss or denial of Medicaid benefits and/or a statement or letter from any private insurer that has denied you benefits. Lacking these (or even if you have them) a PAP can check your insurance history and credit history.

A spouse and/or family members may be required to produce some documentation as well. You will be asked to provide a doctor's prescription for the medication, too. Some applications may even require certifications from a doctor about your medical condition.

Finally, you may have to fill out different forms *for each drug you are taking*, especially if you are trying to get your



medicines for free or near-free and from different companies. If, perchance, the same company makes two or more of the drugs you take, you may need only to send them one application.

A dozen or so drug companies offer a consolidated discount card – called the Together Rx Access card (www.togetherrxaccess.com). One application covers about 300 widely used medicines. To be eligible, an individual must have annual income under \$30,000 and a family of four less than \$60,000. Qualifying people save 25 to 40 percent off the cost of their medicines. Again, you may do better shopping around or asking your doctor if a less expensive generic drug is available.

Another program – The Medicine Program (www.freemedicineprogram.org or 646-205-8000) helps people process PAP paperwork. There's a fee though, of \$5 per drug. If you are turned down, the program will refund your fee upon request. You may also want to check out www.medicarerights.org and www.freemedicinefoundation.com.

HOW WILL I GET MY DRUGS IF I QUALIFY?

PAPs operate differently in this regard. Through some, you'll be able to pick up your medicine at your regular pharmacy. Through other PAPs, you'll get the drugs by mail. And still others may only deliver your free or subsidized medicines to a doctor's office.

Most PAPs also limit the quantity of drugs they'll dispense to you. In most cases, you'll be able to get a refill over a specified period of time as long as your doctor renews the prescription. But some programs require periodic updates as to your employment and income status before they will authorize a refill prescription.

THE SHOPPER'S GUIDE TO PRESCRIPTION DRUGS SERIES

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