

## Helping Your Patients Afford Needed Medications

<b>Medication Discount Cards<sup>a</sup></b>					
<b>Program</b>	<b>Cost</b>	<b>Eligibility<sup>b</sup></b>	<b>Enrollment</b>	<b>Formulary</b>	<b>Discount</b>
<b>AARP MemberRx Choice</b>	\$19.95	50 years or older and a member of AARP. Those with Part D coverage can use this card as a back-up for medicines not covered by their plans.	877-231-6015 or www.aarp-pharmacy.com/AARPnet/mc/mcDefault.aspx	Discounts on more than 5,000 prescription medicines.	Discounts of up to 53%, with an average savings of 20%.
<b>AZ Medicine and Me</b> (AstraZeneca)	Free	<b>Medicare Part D participants</b> with an income below \$30,000 for an individual or below \$40,000 for a couple. Must also have spent at least 3% of the annual household income on prescription drugs during the calendar year.	800-292-6363	Many AstraZeneca prescription medicines.	For those with an income at or below 150% of the FPL, the co-pay is \$15 for a 30-day supply, \$22.50 for a 60-day supply, or \$30 for a 90-day supply. For those with an income between 150% and 300% of the FPL, the co-pay is \$25 for a 30-day supply, \$37.50 for a 60-day supply, or \$50 for a 90-day supply.
<b>GSK Access</b> (GlaxoSmithKline)	Free	<b>Medicare Part D participants</b> who have spent \$600 on medicines through their Part D plan, and who do not qualify for the Part D Low Income Subsidy. Must have income below 250% of the FPL.	866-518-HELP or www.gsk-access.com	Over 50 GSK prescription medicines.	Prescriptions are free.
<b>Bridges to Access</b> (GlaxoSmithKline)	Free	Non-Medicare patients and Medicare participants who do not have prescription drug coverage and who do not qualify for the Part D Low Income Subsidy. Must have income at or below 250% of the FPL.	888-825-5249 or www.bridgestoaccess.com	Over 50 GSK prescription medicines.	\$10 co-pay for a 60-day supply. Refills must be obtained through GSK mail order pharmacy.

More . . .

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<b>Citizens Prescription Drug Program</b> (Citizens Energy Corporation, non-profit)	\$12 per one, \$28 per family	Everyone	1-800-JOE-K4RX or www.citizensenergy.com/energy-assistance-citizens-health.htm	All prescription medicines. Check website for participating pharmacies.	Average of 10% to 20%.
<b>Lilly Medicare Answers Program</b> (Eli Lilly)	Free	<b>Medicare Part D participants</b> , not dual-eligible, with incomes at or below 200% of the FPL and proof of low-income subsidy denial.	877-RX-LILLY or www.lillymedicareanswers.com	teriparatide ( <i>Forteo</i> ), olanzapine ( <i>Zyprexa</i> ), somatropin ( <i>Humatrope</i> )	\$25 fee for a 30-day supply.
<b>Merck Patient Assistance Program</b> (Merck)	Free	Those with no prescription drug coverage and an income of 300% of the FPL or less. (Call 800-727-5400 for income limits in Alaska, Hawaii, Puerto Rico, U.S. Virgin Islands, and Guam). Exceptions may be requested.	800-994-2111 or www.merck.com/merckhelps/patientassistance/	Many Merck prescription medicines.	Prescriptions are free.
<b>Merck Prescription Discount Program</b> (Merck)	Free	All uninsured individuals, regardless of age or income.	800-50-MERCK or www.merck.com/merckhelps/uninsured/home.html	12 Merck prescription medicines.	Savings of 10% to 20%.
<b>Pfizer Pfriends</b> (Pfizer)	Free	<ol style="list-style-type: none"> <li>1. Uninsured families who have incomes at or below 300% of the FPL.</li> <li>2. Uninsured families who have incomes over 300% of the FPL.</li> </ol>	866-776-3700 or www.pfizerhelpfulanswers.com	88 Pfizer prescription medicines.	<ol style="list-style-type: none"> <li>1. Estimated average savings of 32%.</li> <li>2. Estimated average savings of 15%.</li> </ol>

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<b>Pharmacy Reward</b> (NeedyMeds)	Free	Everyone	www.pharmacyreward.com /needymeds/index.cfm	All prescription medicines. Check website for participating pharmacies.	Participants pay pharmacy's lowest price. Members save money about 90% of the time.
<b>Rx Help for You</b> (Elect Benefits Global Marketing Corp)	Free	Everyone	888-636-2378 or www.rxhelpforyou.com	Many brand name prescription medicines. Check website for participating pharmacies.	Average savings of 18% to 25%.
<b>Together Rx Access Card</b> (Abbott AstraZeneca Bristol-Myers Squibb GlaxoSmithKline Janssen King McNeil Pediatrics Novartis Ortho-Biotech Ortho-McNeil Pfizer Sanofi-aventis Takeda Tap)	Free	People who are not eligible for Medicare and have no prescription drug coverage of any kind.  Those who have incomes of less than \$30,000 per year for a single person, \$40,000 for a family of two, \$50,000 for a family of three, \$60,000 for a family of four, and \$70,000 for a family of five. (Families of six or more and residents of Alaska and Hawaii should contact the Together Rx Access Program at 800-444-4106).	800-865-7211 or www.togetherrxaccess.com	More than 300 brand name medicines (list is continually updated and available at the Together Rx Access website). Savings are also available on generic drugs.	From 25% to 40% on brand name prescription medicines.

<b>Web-based Resources for Patient Assistance Programs</b>	
<b>Information Source</b>	<b>Comments</b>
<b>www.needymeds.com</b>	Site lists brand and generic medications that are available through patient assistance programs. There is also a listing of manufacturers who have patient assistance programs. Information about Medicaid, Medicare, and other state assistance programs is also available.
<b>www.rxassist.org</b>	Provides information on patient assistance programs through company, brand and generic name, or drug class search. Has downloadable information for patients describing various options for prescription assistance.
<b>www.pparx.com</b>	Site sponsored by the Pharmaceutical Research and Manufacturers of America (PhRMA). Allows search for programs by manufacturer (programs from non-member companies are not listed). Also, provides information on other patient assistance programs available.
<b>www.rxhope.com</b>	Provides patient assistance information through manufacturer or drug search. Also provides information about various state assistance programs. Advanced search available to help patients determine eligibility for various state- and company-sponsored patient assistance programs. Patient assistance applications can be generated by healthcare providers from this site.
<b>www.benefitscheckuprx.org</b>	Provides a personalized report of public and private programs available to help reduce costs of prescription drugs. Also includes online application for Medicare Rx Extra Help (low income subsidy information). Site geared toward aiding seniors ages 55 and over. Service provided by the National Council on the Aging.
<b>www.accesstobenefits.org</b>	Provides information on the patient's eligibility for prescription savings programs (utilizing BenefitsCheckUpRx) and available state programs. Enrollment forms for various programs, including Medicare Rx Extra Help (low income subsidy information) are available. Site geared toward low-income Medicare beneficiaries (seniors and younger patients with disabilities).

<sup>a</sup>Only money paid by STATE assistance programs contributes to out-of-pocket expenses for Medicare Part D participants.

<sup>b</sup>FPL is the Federal Poverty Level. For the 48 contiguous states and D.C., the FPL for 2007 for an individual is \$10,210; \$13,690 for a family of two; \$17,170 for a family of three; \$20,650 for a family of four; and \$24,130 for a family of five. For further information and figures for Alaska and Hawaii, go to [aspe.hhs.gov/poverty/07poverty.shtml](http://aspe.hhs.gov/poverty/07poverty.shtml).

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*Evidence and Advice You Can Trust...*



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## Medicare Prescription Drug Plans for 2008

More than 30 million people had prescription drug coverage through Medicare in 2007. Again in 2008, there are many plans to choose from. During October, the *Medicare and You 2008 Handbooks* will be mailed out. The enrollment period begins November 15<sup>th</sup>. If you want to switch plans or enroll, this is the time. Here are some things you should know...

### *Cost and Coverage*

Plans offer many options. A few things to consider...

- Cheaper plans typically have higher co-pays or deductibles, and might be best for those with low prescription drug costs.
- The average monthly premium will be \$25, a little more than in 2007.
- The yearly deductible has increased on average from \$265 to \$275. Some plans will require no deductible, but they usually cost more.
- Some plans cover generic phenobarbital and benzodiazepines (e.g., *Ativan*, *Restoril*, *Xanax*, and others). These medications are usually excluded, but lots of people use them.

### *The Donut Hole*

The coverage gap or “donut hole” is when your prescription drug costs, including what you have paid and what your insurance has paid, are more than \$2,510. Once you reach this limit, you must pay \$3216.25 of your own money before your plan will pay for your prescriptions again.

- Some plans pay for prescriptions during the donut hole.
- Mostly, these plans will pay for generics only.
- Plans that continue to pay in the donut hole usually cost more. In 2008, the premiums for these plans will start at under \$50 per month.

To **keep out of the donut hole**, ask for lower-priced drugs and use generic drugs when you can. Ask your pharmacist for help in reducing your drug costs.

You may be able to get Extra Help from Medicare and other government organizations if your assets and household income are below a certain amount.

If you **fall into the donut hole**:

- Continue to use your Medicare prescription drug if you want your spending to count toward your total to get out of the donut hole.
- States, pharmacies, and drug companies may offer help paying for your prescriptions. Of these, only money contributed by state assistance programs will count toward your total to get out of the donut hole.

### *If I'm happy with my plan now, what should I do?*

If you're happy with your current plan, you don't need to do anything. You'll automatically be re-enrolled. But keep in mind that your plan may change for 2008. You will get information on plan changes (Annual Notice of Change) in the mail by the end of October. Look to see if your premium, deductible, or co-pays have changed. Make sure the medications you take are still covered in 2008.

### *Dates to remember if you want to enroll or switch plans:*

- Open enrollment begins **November 15<sup>th</sup>**.
- Open enrollment ends on **December 31<sup>st</sup>**.
- Changes begin **January 1<sup>st</sup>**.

—Please continue to the next page for a list of helpful resources—

## Medicare Prescription Drug Plan Patient Resources for 2008

	<i>What It Is...</i>	<i>Where Can I Find It?</i>
<b>Medicare Prescription Drug Plan Guide</b>	To help you find the plan that best meets your needs. We recommend taking a look at this helpful, color-coded, interactive workbook BEFORE picking your plan for 2008.	<a href="http://www.healthdecisions.org/guide">www.healthdecisions.org/guide</a> Also available from local pharmacies, congressional district offices, and State Health Insurance Program (SHIP) offices.
<b>Medicare: The Official U.S. Government Site for People with Medicare</b>	Helps you find and compare plans.	<a href="http://www.medicare.gov">www.medicare.gov</a> 1-800-MEDICARE
<b>Part D Optimizer</b>	Provides tips to stay out of the donut hole and compares savings when you switch to other medicines within your plan.	<a href="http://www.partdoptimizer.com">www.partdoptimizer.com</a>
<b>American Association of Retired Persons (AARP)</b>	News, tips, and links.	<a href="http://www.aarp.org/medicarerx">www.aarp.org/medicarerx</a> 1-888-687-2277
	A practical guide to Medicare Part D.	<a href="http://www.aarp.org/health/medicare/drug_coverage/medicarepdf1.html">www.aarp.org/health/medicare/drug_coverage/medicarepdf1.html</a>
<b>Social Security Administration (SSA)</b>	Application for Extra Help with costs of your drug plan.	<a href="http://www.ssa.gov/prescriptionhelp">www.ssa.gov/prescriptionhelp</a> 1-800-772-1213
<b>Medicare Rights Center</b>	Ways to get help paying for your medicines.	<a href="http://www.medicarerights.org/drughelp.html">www.medicarerights.org/drughelp.html</a> 1-202-589-1316
<b>Center for Medicare Advocacy</b>	Answers to common questions and more.	<a href="http://www.medicareadvocacy.org/FAQ_PartD.htm">www.medicareadvocacy.org/FAQ_PartD.htm</a> 1-860-456-7790