



A GUIDE FOR PAYING FOR MEDICATIONS



In almost all circumstances, you must pay for prescriptions before you can take them home.

Knowing this, it may be worth looking into cost-saving options before you pick up medication from the pharmacy. If you don't find out the cost until you are at the pharmacy, and it is more than you can pay, you can ask the pharmacy to hold your prescription while you explore your options. Finding a savings program to help you manage the cost of your prescriptions will allow you to free up money for household expenses or other medical bills.

If you are insured, you can call your insurance company to ask what your prescription will cost. Most plans have a drug formulary that lists approved generic and brand-name drugs. Formularies usually group drugs by price into "tiers." Higher tiers are more expensive brand-name and specialty drugs. Lower tiers are less expensive and typically include generics.

FOR EXAMPLE, A 4-TIER FORMULARY MIGHT LOOK LIKE:

TIER 1

Cheapest prescription drugs, typically generic drugs but may include cheaper brand-name drugs

TIER 2

More expensive generic and preferred brand-name drugs

TIER 3

Non-preferred and expensive brand-name drugs

TIER 4

Most expensive brand-name and specialty drugs

DON'T GIVE UP IF A PRESCRIPTION SEEMS TO BE MORE EXPENSIVE THAN YOU CAN AFFORD!



There are many kinds of prescription savings programs that can help you to reduce your costs. Each program has different eligibility rules, which can include your insurance status, type of

insurance, the cost of the medication, diagnosis, income and/or the number of people in your household. It is best to contact the program to determine whether you qualify.

MEDICATION COST FINDERS SUCH AS GOODRX AND WELLRX



These websites compare prescription prices at different pharmacies near you. Some may only provide prices at

participating pharmacies such as well-known nationwide chains. They can also help connect you to free digital/printable medication coupons.

COPAYMENT ASSISTANCE PROGRAMS



These programs provide financial assistance to eligible insured patients to help cover their prescription costs, and may include assistance not only for

copayments, coinsurance, and deductibles, but also sometimes insurance premiums and travel support. Each program has unique eligibility rules.

Because these funds open and close according to donor support and patient demand, it is important to keep watching—or sign up for email alerts—for a fund that may be only temporarily closed.

- ✓ **ACCESSIA HEALTH (FORMERLY PATIENT SERVICES INCORPORATED, PSI)**: apply online only
- ✓ **CANCERCARE CO-PAYMENT ASSISTANCE FOUNDATION**: 866-552-6729; apply online or by phone
- ✓ **GOOD DAYS: 877-968-7233 (NAVIGATORS)**; apply online, by mail, or by fax
- ✓ **HEALTHWELL FOUNDATION**: 800-675-8416; apply online or by phone
- ✓ **NATIONAL ORGANIZATION FOR RARE DISORDERS (NORD)**: Telephone numbers and application formats vary
- ✓ **PAF CO-PAY RELIEF: 1-866-512-3861**; apply online or by phone
- ✓ **PATIENT ACCESS NETWORK FOUNDATION (PAN FOUNDATION)**: 1-866-316-7263; apply online or by phone
- ✓ **THE ASSISTANCE FUND (TAF)**: Phone numbers vary by disease fund. Apply online or by phone

A GUIDE FOR PAYING FOR MEDICATIONS Continued

PATIENT ASSISTANCE PROGRAMS (PAPS)



These manufacturer programs offer medications for free or at a discount. They are usually for uninsured populations but may also be available to insured patients on an exception basis.

They may also offer copayment assistance programs for insured individuals.

To find programs, conduct an internet search using the name of your medication and/or the manufacturer's name, along with the phrase "patient assistance program."

PRESCRIPTION SAVINGS PROGRAMS

These savings programs are in the form of discount cards, coupons, state programs, special pharmacies, or charitable financial

assistance. Most of these programs are available to both insured and uninsured individuals.



- ✓ **NEEDYMEDS** allows users to search for prescription-saving programs via medication, by state, or by diagnosis.
- ✓ **RX OUTREACH** is a non-profit digital pharmacy that provides medications in bulk at significant savings.
- ✓ **COSTPLUS DRUG COMPANY** offers common generic medications at wholesale prices.

COMMUNICATION WITH YOUR PROVIDER

Let your provider know if you have cost concerns. Knowing that you won't get well without the medicine you need, the last thing a provider wants is for you to skip the pharmacy because you can't afford it. Try these questions to start the conversation:

- ? **Is there a generic?**
- ? **Do they have samples of the medication to give you?**
- ? **Is there a more affordable treatment alternative?**
- ? **Does your provider have suggestions for medication savings programs?**



COMMUNICATION WITH YOUR INSURANCE COMPANY

Call the member services line on your insurance card and ask if there are medication cost-savings opportunities available.

- ? **Do any of your prescriptions qualify for mail order? Often switching your medications to mail-order can save you some money**
- ? **Will your insurance still cover a 90-day supply? Larger quantities can sometimes be cheaper**



DISCLAIMER: The resource list mentioned in this tip sheet is not all-inclusive, nor does PAF have any direct connection to these resources or guarantee any level of support. There was no endorsement given and these suggestions are provided as potential options you can investigate. Connecting with each program directly is the best way to learn about each program's eligibility criteria, the application process, and open funding.

RESOURCES

Search these titles at <https://education.patientadvocate.org/>

- 📎 [Exploring Drug Tiers and Formulary Exceptions](#)
- 📎 [Common Insurance Challenges with Medications](#)
- 📎 [Finding & Selecting Insurance](#)
- 📎 [What's So Special About Specialty Pharmacy? A User's Guide to Specialty Pharmacies](#)
- 📎 [Finding a Health Plan with More Coverage](#)
- 📎 [What Your Drug Formulary Tells You](#)
- 📎 [PAF Co-Pay Relief Brochure](#)

Patient Advocate Foundation, a national nonprofit organization founded in 1996, provides direct services to patients with chronic, life-threatening, and debilitating diseases. For more information about medical expenses and other health care-related topics, explore our Education Resource Library at <https://education.patientadvocate.org>

WITH SUPPORT FROM THE TRUIST CHARITABLE FUND

