

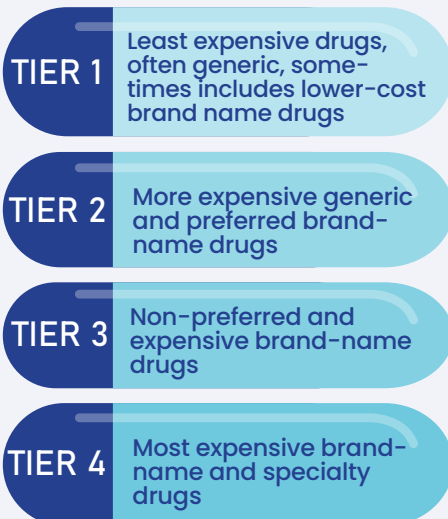
IF YOU HAVE INSURANCE

Your health insurance can significantly impact what you pay for medications.

Here's how to understand your prescription coverage:

- **Call Your Insurance Company:** The first step is to call the member services number on your insurance card. Ask them about the cost of your specific medication.
- **Drug Formularies:** Most insurance plans have a list of approved medications called a "formulary." This list usually includes both generic and brand-name drugs your plan covers.
- **Understanding Tiers:** Formularies often group medications into different price levels, known as "tiers." Generally, lower tiers mean lower costs for you, and costs increase as the tiers increase.

For example, a common 4-tier system looks like this:



It can be stressful when you need medication but worry about the cost. You're not alone, and there are ways to make your prescriptions more affordable. This guide offers practical tips to help you navigate the costs of your medications so you can focus on your health.

UNDERSTANDING YOUR MEDICATION COSTS

You'll usually pay for your medications before you leave the pharmacy (unless you are signed up for a special program like the Medicare Prescription Payment Plan). Knowing this, it's smart to look into ways to save money before you go to pick up your prescription. If you're at the pharmacy and the price is higher than you expected, don't hesitate to ask the pharmacist to hold your medication. This gives you time to investigate other options. Finding ways to lower your medication costs can free up money for other important needs, like household bills or other medical costs.



EXPLORING SAVINGS PROGRAMS

If a medication seems too expensive, there may be programs to help reduce your out-of-pocket costs. These programs are designed to support people who are struggling to afford their medications, whether they have insurance or not. Each program has its own set of rules to determine who is eligible, based on factors like:

- Insurance status
- Medication cost
- Medical condition
- Household income
- Number of people in your household

The best way to find out if you qualify for a specific program is to contact them directly. Many websites let you check eligibility online or speak with someone by phone. Don't be afraid to ask questions because they're there to help!

Here are some types of prescription savings programs you can explore:

MEDICATION COST FINDERS

Websites like **GoodRx**, **WellRx**, and **SingleCare** allow you to compare prescription prices at different pharmacies in your area. Keep in mind that some sites might only show prices for pharmacies within their network, often large national chains. These platforms can also help you find free digital or printable coupons that can lower your medication costs. These programs are good for people if they are uninsured and shopping around for the best retail cost of a medication. **Note:** If you have insurance and choose not to use it towards the cost of your prescription, it will not be counted towards your deductible or out-of-pocket maximum.

PATIENT ASSISTANCE PROGRAMS (PAPs)



Patient Assistance Programs are run by drug manufacturers and often provide medications for free or at a reduced cost. They are typically aimed at people without insurance but may have options for insured individuals in certain situations. Some PAPs also offer copay assistance for those with insurance.



How to Find Programs: Search online using the name of your medication and/or the drug company's name, along with the words "patient assistance program."

COPAYMENT ASSISTANCE PROGRAMS

These programs offer financial help to eligible insured patients to help cover their prescription costs. This assistance can include copays, coinsurance, and deductibles, and sometimes even help with insurance premiums and travel expenses related to treatment. Because each program has its own eligibility criteria and their funding can change based on donations and patient needs, it's important to check their status regularly or sign up for email updates in case a temporarily closed fund becomes available again. Many of these programs offer the option to pay your portion of the medication directly to the pharmacy or provider or to be reimbursed. Some programs include:

- ✓ **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):** Phone 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.

PRESCRIPTION SAVINGS PROGRAMS

These programs can come in the form of discount cards, coupons, state-run programs, special pharmacies, or charitable financial aid. Many of these are available to both insured and uninsured individuals who meet specific income eligibility guidelines.



- **NeedyMeds:** This website allows you to search for prescription savings programs based on your medication, your state, or your diagnosis.
- **Rx Outreach:** This is a non-profit online pharmacy that buys medications in bulk and offers them at significant savings.
- **CostPlus Drug Company:** This company offers many common generic medications at wholesale prices.

SPECIALTY PHARMACIES MAY HELP

A specialty pharmacy focuses on dispensing specialty medications, which are often complex and expensive. Unlike traditional pharmacies, they provide extensive patient support, including in-depth clinical management and programs to help with the high costs of these medications, such as co-pay assistance. Because their services go beyond those of typical pharmacies, a specialty pharmacy will likely be more involved in your overall care. If your medication is dispensed by a specialty pharmacy, they'll contact you directly to discuss your prescription and its costs.

HELP FOR MEDICARE BENEFICIARIES

The government sponsors a program for individuals with Medicare Part D and limited income/resources called **Medicare Extra Help** (Low-Income Subsidy). This federal program helps pay for out-of-pocket drug costs, including prescription plan premiums, deductibles, and co-payments. For more information or to apply, visit the **Social Security website**.

DIAGNOSIS-BASED ASSISTANCE

Some programs offer help with medication costs or provide free medication specifically for certain medical conditions.

- **AIDS Drug Assistance Program (ADAP):** This program helps people living with HIV/AIDS who are uninsured or underinsured get the medications they need. These programs may also help with insurance premiums and co-payments.
- **Disease-Specific Organizations:** If you have a specific chronic illness, research organizations dedicated to that condition (e.g., American Diabetes Association, National Multiple Sclerosis Society) often have information on financial assistance.
- **Your Local Health Department:** Some state or local health departments may have programs that offer diagnosis-specific help for patients without insurance.



It's important to communicate openly with your healthcare provider and your health plan about any concerns you may have regarding medication costs.

COMMUNICATION WITH YOUR PROVIDER

Your provider wants you to get well, and they understand that you need your medication to do so. They don't want you to skip filling a prescription because of the cost. Start a conversation by asking:

- Is there a generic version of this medication?
- Do you have any samples of this medication you could give me?
- Are there any other, more affordable treatment options?
- Do you know of any medication savings programs that might help me?
- Can a change in dosage or frequency reduce my costs and still be effective?

COMMUNICATION WITH YOUR HEALTH PLAN

Call the member services number on your insurance card and ask if there are any ways to save money on your prescriptions. Say:

- Do any of my medications qualify for mail order?
 - Switching to mail order can sometimes lead to lower costs.
- Will my insurance cover a 90-day supply?
 - Getting a larger quantity at once can sometimes be cheaper than multiple smaller refills.



Disclaimer: Please note that the resources listed in this guide are not exhaustive, and outside of PAF-operated programs, we do not have any direct affiliation with these resources nor can we guarantee any specific level of support. The suggestions provided are potential options for you to explore. Contacting each program directly is the best way to understand their specific eligibility requirements, application processes, and current funding status.

RESOURCES



- Exploring Drug Tiers and Formulary Exceptions
- Common Insurance Challenges with Medications
- PAF Co-Pay Relief Brochure
- What's So Special About Specialty Pharmacy? A User's Guide to Specialty Pharmacies
- What Your Drug Formulary Tells You