

# **Assistance with the Cost of Medications**

## **Pharmaceutical Companies Helping Patients Get Their Medicines**

By Richard J. Sagall, M.D.

It's a choice no one should have to make - pay rent and buy food or get prescriptions filled. Yet all too often it a choice Americans, particularly older Americans, have to make.

Over 40 million Americans have no health insurance, and millions more have limited coverage. Many Americans just can't afford health care, and, if they can, they don't have the money to buy their medicines.

### **Patient Assistance Programs**

There is help available for many people who can't afford their medicines. These programs, frequently called patient assistance programs (PAPs), are designed to help those in need obtain their medicines at no cost or very low cost.

Many, but not all, pharmaceutical companies have PAPs. The manufacturers who have programs do so for various reasons. Some believe that they have a corporate social obligation to help those who can't afford their products. Others believe it's a good marketing tool. As one PAP director once told me, many people who can't afford their medicines now will go on to obtain some type of coverage. And when they do get this coverage, they will continue using the medication provided by the PAP.

IN 2002, PAPs helped over 5 million people. The programs filled 14.1 million prescriptions with a total wholesale value of over \$2.3 billion.

### **The Basics of the Programs**

All PAPs are designed to help those in need obtain their medicines. Since each pharmaceutical company establishes its own rules and guidelines, all are different. All have income guidelines - but they vary

considerably. Each company selects which drugs are available on their programs and how long a person can receive assistance.

**How PAPs Work** Although no two programs are exactly the same, most require that the applicant complete an application form. The amount of information required varies. Some programs require detailed medical and financial information, others very little. All require a doctor's signature. Certain programs require the doctor complete a portion of the form while others only need a signed prescription.

Most send the medicines to the doctor's office for distribution to the patients, while others send the medicine to a pharmacy. A few send a certificate the patient gives to the pharmacist.

Some patients need drugs for a long time. Most, but not all, programs that cover medicines used to treat chronic diseases offer refills.

### **What Medicines Are Covered**

The pharmaceutical companies decide if they will have a PAP and, if they do, which of their medicines will be available through the program. Some include many or all of the medicines they manufacture while others include only a few. The reason for these decisions is not something they reveal.

There are a few programs that sell generic medications at a fixed price - currently \$18 for a three month supply and \$30 for a six month supply. These programs are adding more drugs all the time.

Sometimes a medicine or a certain dosage of that medicine will be on a program, then off, and then back on again. Or one dose of the medicine will be on the program will a different dose won't be.

### **How To Learn About PAPs**

Your doctor is **not** the best source of information on PAPs. Surprisingly, many doctors don't even know PAPs exist. The same applies for pharmacists. Many social workers know about the programs. Books in the library or bookstore on PAPs are probably outdated before they are printed.

The best place to learn about PAPs is the Internet. There are a number of sites that have information on these programs. Many pharmaceutical companies have information on their patient assistance programs on their websites. Unfortunately, it's often hard to find the page that describes their PAP.

### **Types of Websites**

There are two types of websites with information on patient assistance programs. Three sites list information on patient assistance programs - NeedyMeds ([www.needymeds.com](http://www.needymeds.com)), RxAssist ([www.rxassist.org](http://www.rxassist.org)), and HelpingPatients.org ([www.helpingpatients.org](http://www.helpingpatients.org)). There is no charge to use the information. These sites don't have a program of their own nor do they help people get their medicines.

NeedyMeds is a non-profit funded by donations, sales of the manual, and other sources. The Pharmaceutical Research and Manufacturers of America (PhRMA), an association and lobbying group whose members include many of the larger pharmaceutical manufacturers, runs HelpingPatients.org, which has information on PhRMA members programs.

Then there are a number of sites that charge to people to learn about patient assistance programs and complete the application forms. The charges vary, as does the quality of their services. Some offer a money-back guarantee if they can't get your medicines.

### **How To Use NeedyMeds**

Most PAP sites contain similar information. They differ is how they organize the material, the ease in accessing the information, and the timeliness of their data.

To use the NeedyMeds site you begin with the name of your medicine. There are two ways you can check to see if your medicines are available on a patient assistance program. One is to click on the drug list. This brings up an alphabetical list of all the drugs currently on PAPs. Find the medicine you take and click on its name. This will bring up the program page.

On the program page, you will learn about the specifics of the PAP -

the qualification guidelines, the application process, the information you need to supply, what your doctor must complete, etc. In addition, you will learn if there's a downloadable application on the website or if you must get an application from the company. (Some companies accept copies of their application form while others require you complete an original.)

If you know the medicine's manufacturer, you can click on the programs list. From there, you can click on the program you want to learn more about. That should bring up the information you need.

Once you get the information you need, it's up to you to complete the applications, get the necessary signatures, and send the form to the program.

### **A Few Tips**

The most common problem patients encounter when completing the application forms is lack of physician cooperation. Over and over I hear from people whose physicians' just won't complete the forms - or charge to do it. I am asked what they should do.

Here are a couple of suggestions:

1. Make sure you have completed everything on the form that you can. Not only should you complete the applicant's section, but anything else you can fill in. This may include the physician's name and address, phone number, etc.
2. Bring all the information your doctor may need. For example, some programs require proof of income. If so, attach whatever documents are required.
3. Bring an addressed envelope with the appropriate postage.
4. Don't expect your doctor to complete the form immediately. A busy doctor may not have time to read the form while you are in the office.
5. If you encounter resistance, tell your doctor that without his/her help, you won't be able to obtain the medicines he/she is prescribing. Be blunt.
6. If all else fails, you may need to find a physician more sympathetic to your plight and willing to help you.

## What If I Don't Have A Computer

Many people without a computer can still use the information available on these websites. Nearly everyone knows someone with a computer - a family member, a neighbor, or a friend. Most public libraries have computers for public use and people who can help those not familiar with their use.

## Summary

Patient assistance programs may not be the best solution to the problem of inability to pay for medication, but they can help many people. Millions of people use PAPs to get the medicines they need but can't afford. If you can't afford your medicines, a patient assistance program may be able to help you.

*Richard J. Sagall, M.D., is a board certified family physician. He cofounded NeedyMeds and continues to run the site. He can be reached via the website, [www.needymeds.com](http://www.needymeds.com). He practices occupational medicine in the Philadelphia area.*

## Partnership for Prescription Assistance Program Overview

[Frequently Asked Questions](#)

### Who We Are

The Partnership for Prescription Assistance brings together America's pharmaceutical companies, doctors, other health care providers, patient advocacy organizations and community groups to help qualifying patients who lack prescription coverage get the medicines they need through the public or private program that's right for them. Many will get them free or nearly free. Among the organizations collaborating on this program are the American Academy of Family Physicians, the American Autoimmune Related Diseases Association, the Lupus Foundation of America, the NAACP, the National

### What We Offer

#### » **Help for Those in Need**

Many people have difficulty affording health care, including prescription medicines. A number of patient assistance programs provide help to patients who lack prescription drug coverage and earn less than 200% of the federal poverty level (approximately \$19,000 for an individual or \$32,000 for a family of three).\*

- In 2003, more than 29 million people in the United States make less than 200% of the federal poverty level and have no

Alliance for Hispanic Health and the National Medical Association. To access the Partnership for Prescription Assistance by phone, you can call toll-free, 1-888-4PPA-NOW (1-888-477-2669).

### **Our Mission**

Our mission is to increase awareness of patient assistance programs and boost enrollment of those who are eligible. The Partnership for Prescription Assistance offers a single point of access to more than 475 public and private patient assistance programs, including more than 150 programs offered by pharmaceutical companies.

### **Help is Here Express**

Find out more about the "[Help is Here Express](#)" Bus Tour - visiting communities across the country.

### **Medicare Prescription Drug Coverage**

Starting January 1, 2006, Medicare offered prescription drug coverage to people with Medicare. To find out more about this program, click [here](#).

health insurance.

### » ***Access to the Medicines They Need***

Patients will be directed to the public or private programs most likely to meet their needs. The Partnership for Prescription Assistance helps qualifying patients without prescription coverage:

- Enroll in more than 475 patient assistance programs
- Access more than 2,500 medicines
- Learn how to contact government programs for which they may qualify, such as Medicaid, Medicare, or the State Children's Health Insurance Program

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\* Qualifications vary by programs. Income levels vary by state.

## Maryland Pharmacy Assistance Program

### Company

Maryland

### Contact Information

Maryland Pharmacy Assistance Program  
PO Box 386  
Baltimore, MD 21203-0386  
1-(800) 226-2142 (phone)

### Resources:

[Pharmacy Assistance Program Application \(www.dhmh.state.md.us/mma/mpap/pdf/MPPApplication.pdf\)](http://www.dhmh.state.md.us/mma/mpap/pdf/MPPApplication.pdf)

### Eligibility:

The Maryland Pharmacy Program (MPP) helps eligible Maryland residents pay for medically necessary prescriptions. The Program has two benefit groups:

- 1) Maryland Pharmacy Assistance Program
- 2) Maryland Pharmacy Discount Program.

### Other Information:

The Maryland Pharmacy Assistance Program is for people with incomes (such as earnings and social security), at or below \$869 monthly for one person (\$1,010 monthly for a couple) and with assets (such as bank accounts and homes, etc.) below \$4,000 for one person (\$6,000 for a couple). The Maryland Pharmacy Discount Program is for people who receive Medicare and have monthly incomes below \$1,310 for one person (\$1,768 for a couple). Money in bank accounts and the value of other assets are not counted for the Pharmacy Discount Program.

The Pharmacy Assistance Program recipient pays a \$5 co-payment for each original prescription and refill. Effective October 1, 2003, the Pharmacy Assistance co-payment will be \$2.50 for all generic products and some brand name drugs. Certain brand name drugs will be \$7.50. The State pays a reduced cost and not the regular retail price for most prescriptions. The Discount Program recipient pays 65% of the State's reduced cost, plus a \$1 processing fee. There is no monthly premium to enroll in either Program.

### What is 2-1-1?

- 2-1-1 is an easy to remember telephone number that connects callers to information about critical health and human services available in their community.
- 2-1-1 reaches approximately 165 million people (over 55% of the total U.S. population) in 38 states and the District of Columbia. Yet, millions of Americans still need to be connected.

- America needs 2-1-1 to be accessible nationwide. As the number of organizations providing specialized services is on the rise, people find it frustrating and confusing to access community services. 2-1-1 provides a one-stop service for vital information.
- While services that are offered through 2-1-1 vary from community to community, 2-1-1 provides callers with information about and referrals to human services for every day needs and in times of crisis. For example, 2-1-1 can offer access to the following types of services:
  - **Basic Human Needs Resource:** food banks, clothing, shelters, rent assistance, utility assistance.
  - **Physical and Mental Health Resources:** medical information lines, crisis intervention services, support groups, counseling, drug and alcohol intervention, rehabilitation, health insurance programs, Medicaid and Medicare, maternal health, children's health insurance programs.
  - **Employment Support:** unemployment benefits, financial assistance, job training, transportation assistance, education programs.
  - **Support for Older Americans and Persons with Disabilities:** home health care, adult day care, congregate meals, Meals on Wheels, respite care, transportation, and homemaker services.
  - **Support for Children, Youth and Families:** Quality childcare, Success by 6, after school programs, Head Start, family resource centers, summer camps and recreation programs, mentoring, tutoring, protective services.
  - **Volunteer opportunities and donations.**

### **How is United Way involved in 2-1-1?**

- 2-1-1 was first launched by United Way of Metropolitan Atlanta in 1997 and now reaches into 30 states and the District of Columbia.
- United Way supports 2-1-1 as the first number to call to connect with health and human services and volunteer opportunities.
- UWA has declared February 11th as National 2-1-1 Day.
- United Ways have a long-standing tradition of commitment to funding information and referral (I&R) services in their respective communities.
- 2-1-1 and its goal to contribute vital information that benefits individuals and communities mirrors the mission of the 1,400 United Ways nationwide to better people's lives.



## **How is 2-1-1 funded?**

- 2-1-1 centers have various funding sources -- local United Ways, community foundations, Federal and local government funds.
- Senators Elizabeth Dole (R-NC) and Hillary Clinton (D-NY) have introduced bi-partisan legislation named the Calling 2-1-1 Act that would provide Federal funding for 2-1-1 and encourage support of it nationwide.
  - There is a toll-free number – 1.888.PASS211 (1.888.727.7211) – where supporters of 2-1-1 can call to encourage their own Members of Congress to cosponsor S. 211 or the similar House legislation.

## **Cost Benefit Analysis**

United Way of America commissioned a study to assess the expected costs and anticipated benefits of a nationwide 2-1-1 system. Completed in December, the University Of Texas Ray Marshall Center for the Study of Human Resources concluded the following:

- When an individual seeks information or referral services for which they have little or no prior knowledge or experience, dialing 2-1-1 is much simpler than other options.
- General information systems, such as 4-1-1, provide information that is too general in nature to be very useful and may charge a fee.
- As a one-stop shop for social services, 2-1-1 would ultimately save Americans millions of dollars in taxpayer money.
- A national service of this type is estimated to provide \$1.1 billion in net value to society over the next 10 years.