

## 2023 Patient Prescription Assistance / Cost Savings Tips

- A. Commercial Rx Plans/ Medicare Part D/ Cash Paying Patients:** always contact member services (phone # on back of Rx card) for specific questions on coverage; consider the following when supplemental coverage options during Coverage Gap (Donut Hole) or copays/cost too high:
- **Manufacturer Coupons – Commercial Rx Plan / Cash Paying Patients only; no Medicare, Medicaid** – Goal is to reduce/eliminate out-of-pocket costs
    - available on-line from pharmaceutical companies
  - **Free 30 – Day Trial Coupons for Eliquis and Xarelto – available on line**
    - <https://www.eliquis.com/eliquis/hcp/resources> (for Eliquis - apixaban)
    - <https://services.trialcard.com/Coupon/xareltotrialoffer> (for Xarelto - rivaroxaban)
  - **Good Rx** [www.goodrx.com](http://www.goodrx.com); **Singlecare** [www.singlecare.com](http://www.singlecare.com) – Free; available for all patients regardless of insurance / financial status; cannot be used in conjunction with insurance
  - **Cost Plus Drug Company– Mark Cuban** <https://costplusdrugs.com/create-account/>
    - albuterol & fluticasone propionate/salmeterol (Advair) inhalers now available
    - mesalamine (suppositories and tabs)
  - **Needy Meds** – [www.needymeds.org](http://www.needymeds.org) Helpline 800-503-6897
  - **Veterans** - VA Health Benefits Service Center 1-877-222VETS (1-877-8387) [www.va.gov](http://www.va.gov)
  - **Prescription Advantage** – Supplemental prescription coverage administered by the Commonwealth of MA Executive Office of Elder Affairs for seniors and people with disabilities. Works with a primary prescription drug plan such as a Medicare Part D, Medicare Advantage, or creditable coverage plan to lower prescription drug costs
    - Application is free, offers wider income limits than many PAPs, only highest income Tier has an enrollment fee (~\$200/yr.). Enrollment process includes eligibility review for Social Security Extra Help and Medicare Savings Programs (MSP); 1-800-243-4696; [www.prescriptionadvantagemma.org](http://www.prescriptionadvantagemma.org)
    - all seniors, regardless of coverage should sign up
  - **Patient Assistance Programs (PAPs)** - Created in an effort to help patients access medications they cannot afford. Most programs target low-income patients, may lack health insurance, prescription drug coverage, or be underinsured.
    - Each medication, manufacturer has its own eligibility criteria / application process; financial need must be demonstrated. Requirements based on income level compared to the federal poverty limit; financial documentation must be submitted
    - Example: Patient is started on a new infused medication for ulcerative colitis; patient responsibility is 50%. Patient is unable to afford their contribution and seeks help on the drug website under patient assistance program. Patient receives assistance with filling out the application, gathers required financial documentation and is approved. Patient's responsibility is reduced to \$25/infusion



## B. Medicare Part D / Advantage Plans:

<b>Medicare Part D Premium</b>	<b>You pay:</b> Monthly premium for Medicare Part D plan PLUS income based fee
<b>Sign Up Delay Penalty</b>	<b>You pay:</b> 1% of your Part D Premium for <b>each month delay</b> in signing up after age 65 ( <i>unless postponed due to other prescription coverage</i> )
<b>Stage 1: Annual Deductible</b> <i>January 1<sup>st</sup> each year</i>	<b>You pay:</b> 100% of the cost of your medications up to your deductible amount. <ul style="list-style-type: none"> <li>- deductible varies between \$0 and \$505, but cannot exceed <b>\$505</b></li> <li>- Stage 2: Initial Coverage begins after deductible is paid</li> <li>- deductible usually excludes Tier 1 medications</li> </ul>
<b>Stage 2: Initial Coverage</b>	<b>You pay:</b> Balance of deductible if not met then a copay (or coinsurance %) for each medication based on drug Tier <ul style="list-style-type: none"> <li>- Stage 3: Coverage Gap begins after your out of pocket costs reach <b>\$4,660</b></li> </ul>
<b>Stage 3: Coverage Gap Donut Hole</b>	<b>You pay:</b> 25% of the cost of each of your medications (brand or generic) and Medicare Part D plan pays 75% of the cost of each of your medications <ul style="list-style-type: none"> <li>- Stage 4: Catastrophic Coverage begins after your out of pocket costs reach <b>\$7,400</b></li> </ul>
<b>Stage 4: Catastrophic Coverage</b>	<b>You pay:</b> For the rest of the calendar year, <u>the greater of</u> : <ul style="list-style-type: none"> <li>- 5% cost of each medication</li> <li>- \$3.95 for each generic medication</li> <li>- \$9.85 for all other medications</li> </ul>
<b>Medicare Part D Plans are annual plans; you start with Stage 1 every January</b>	

## C. More Medicare Prescription Tips:

- Manufacturer Coupons NOT Accepted
- Research **Medicare Part D / Medicare Advantage** plans annually during Open Enrollment for best coverage of your medications [www.medicare.gov](http://www.medicare.gov)
  - o Open Enrollment is usually mid-October – mid-December
  - o Meet with local **SHINE** (Serving the Health Information Needs of Everyone) Counselor for assistance; 1-AGE-INFO (1-800-243-4636)
- Avoid **Medicare Part D** Sign Up Delay Penalty (*1% additional cost to premium for every month delayed*)
  - o Sign up for Medicare Part D plan when eligible even if medication costs are low
  - o Consider a \$0 premium plan if on few medications or costs are low
- See **Prescription Advantage** info above
- **Part D Senior Savings Model – Insulin Savings**
  - o Some Medicare Part D Prescription plans participate in insulin program at reduced cost
  - o Cost of insulin during Stages 1 – 3 is \$35; during Stage 4 is 5% cost of insulin