



CALIFORNIA HEALTH ADVOCATES

Prescription Drug Resources

This fact sheet outlines strategies and programs that may help you save on your prescription drug costs. If you have a Medicare Part D plan or Medicare Advantage prescription drug (MA-PD) plan, decreasing costs may keep you out of the coverage gap, also called the “donut hole.” This is the period during which your Part D or MA-PD plan does not pay any benefits.

If you do enter the coverage gap but are unlikely to spend a total of \$4,350 of your money before the end of the year to receive catastrophic coverage, the cost-saving strategies may help. **In general, these programs do not coordinate with Part D plans and what you pay may not count towards your true-out-of-pocket (TrOOP) expenses.** See our fact sheet “Medicare Part D: An Overview” at cahealthadvocates.org.

Cost Saving Strategies

- Review your Medicare Part D plan yearly to make sure it provides the most comprehensive coverage for your drugs at the lowest cost. Call your local Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222 or Medicare at 1-800-MEDICARE (1-800-633-4227) to ask for assistance finding a plan, or use the Medicare Drug Plan Finder on the Medicare Website at medicare.gov.
- Talk to your doctor about switching to generic drugs or other less expensive brand drugs. The Consumer Reports Best Buy Drugs (CRBBDs) website provides reports on various drug categories. (Categories refer to drugs in the same class that are used to treat a specific condition or illness such as high blood pressure, high cholesterol, heartburn, or depression). Each report reviews both the scientific evidence on the drugs’ effectiveness and their prices. It then analyzes and compares the drugs within that specific category to come up with

recommendations on the “best buy drugs.” Recommendations are based on drug effectiveness, safety, and cost. Visit CRBBDs online at crbestbuydrugs.org.

- Ask your doctor for free samples.
- Find out if using your plan's mail-order pharmacy would cost less. Call your plan for details.
- Apply for government or private programs that might reduce your drug costs.
- Contact Patient Assistance Programs (PAPs) listed below that cover your drugs.
- Check the prices for your prescription(s) at several pharmacies. Some pharmacies such as Costco (costco.com) sell their drugs at much cheaper prices than others. You do not need to be a Costco member to use their pharmacy.
- Check out the \$4 generic programs at Wal-Mart and Target pharmacies.
- Investigate internet pharmacies that sell drugs online. Some online pharmacies sell discounted prescription drugs from outside the United States. The discounts can be 50% less than the price charged within the U.S. While importing prescription drugs that are not approved by the FDA into the U.S. is illegal, the FDA does allow importation of small quantities of prescription drugs for personal use.

Alert: If you are considering ordering from an Internet pharmacy, whether in or outside the US, please note the following:

1. Payment to the online pharmacy does not apply toward your Medicare Part D cost-sharing (or TrOOP expenses), if you have a Medicare Part D or MA-PD plan.
2. Some websites may be fraudulent and may not be a pharmacy.

- Some disreputable online pharmacies supply counterfeit drugs.

Government Programs

Medicare Low-Income Subsidy Program (also known as “Extra Help”)

The low-income subsidy (LIS) assists Medicare beneficiaries with limited incomes to pay for their Medicare Part D plan premium and deductible. Those who qualify for the LIS have lower drug copayments. See fact sheet, “Extra Help for Part D Costs” at cahealthadvocates.org.

Medi-Cal

People on Medicare and Medi-Cal pay no more than \$6.00 per prescription for Medicare covered drugs. (See fact sheet, “Extra Help for Part D Costs” at cahealthadvocates.org.) Medi-Cal covers some drugs not covered by Part D. To apply for Medi-Cal, call your local County Department of Health Care Services to start the application process over the phone. More information is on the web at dhcs.ca.gov/services/medi-cal.

California Prescription Drug Discount Program

At Medi-Cal participating pharmacies, you can get drugs at the Medi-Cal rate plus a 15-cent processing fee. This rate may be lower than the Part D rate. **Payments may not apply toward your Part D cost-sharing. This program should not be used as a substitute for Medicare Part D.** To receive benefits, show your Medicare card at Medi-Cal participating pharmacies. More information is on the web at <http://www.dhcs.ca.gov/individuals/Pages/PresDrgDisPrgmMedRcpts.aspx>.

Department of Veteran Affairs (VA)

Eligibility in the VA’s Medical Benefits Package is based on military service. The benefits include prescription drug coverage that is creditable (i.e. as good as or better than Medicare Part D coverage.) To claim the VA benefit, drugs must be prescribed by a VA physician. The program has an \$8 co-payment for a 30-day supply of medication at VA pharmacies. Veterans who have the VA Medical Benefits Package may also enroll in a Medicare Part D plan. They may save by filling some drugs through one program and

some through the other. Veterans may also choose to have only VA coverage and enroll in a Medicare Part D plan later. Since the VA prescription drug coverage is creditable, the late enrollment penalty is waived. For more information about the VA Medical Benefits Package, contact 1-877-222-8387 or www.va.gov/healtheligibility/costs/. Also see our fact sheet “Medicare and Veterans Administration Medical Benefits Package” at cahealthadvocates.org.

TRICARE Senior Pharmacy Program

Active and retired military service members and their spouses may be eligible for TRICARE, which is part of the Military Health System. TRICARE members who turned 65 after April 1, 2001, must enroll in Medicare Part B. For people who have TRICARE and Medicare, TRICARE pays after Medicare has paid.

TRICARE offers creditable prescription drug coverage. Thus, if you have TRICARE, you may decide not to enroll in a Medicare Part D plan. For more information on TRICARE call 1-877-363-6337 or visit tricare.osd.mil/pharmacy. See our fact sheet “People with Medicare and TriCare for Life” at cahealthadvocates.org.

Patient Assistance Programs (PAPs)

Many pharmaceutical companies offer Patient Assistance Programs that provide free or low cost drugs to qualified individuals. Each program has its own eligibility criteria and application process. Some provide drugs only if the drugs are not on your Medicare Part D plan’s formulary, or if you are in the coverage gap, or not enrolled in a Medicare Part D plan.

Medicare can tell you which PAP covers your drug, who qualifies and how to apply. Call 1-800-MEDICARE (1-800-633-4227) and ask for assistance, or visit medicare.gov/pap. **Note:** If a PAP pays for your drugs, their payment will not count toward your cost-sharing in your Medicare Part D plan.

Additional Information

The websites listed below contain searchable databases with information on prescription drug resources and financial assistance with

prescription drug costs. Many specifically help you find patient assistance programs (PAPs).

pparx.org – Partnership for Prescription Assistance offers a single point of access to more than 475 public and private patient assistance programs, including more than 180 programs offered by pharmaceutical companies. You can also access the Partnership for Prescription Assistance by phone at 1-888-4PPA-NOW (1-888-477-2669), sponsored by PhRMA (the Pharmaceutical Researchers and Manufacturers of America).

RxHelpforCa.org – This website provides access to public and private assistance programs to help low income and uninsured Californian residents get free or discounted brand name drugs. Search for programs using drug names or active ingredients. You can call Rx Help for Californians at 1-877-777-7815.

rxassist.org - RxAssist offers a comprehensive database of patient assistance programs, as well as practical tools, news, articles and up-to-date information on how to access assistance from nearly 100 companies and more than 700 medications. Searches can be performed on a number of variables: company name, brand name drug, generic name, drug therapy class.

rxhope.com – The Rx Hope website allows patients and their providers to apply for patient assistance programs offered by hundreds of manufacturers, and find information on programs offered by the state and federal governments, as well as by pharmaceutical companies. The Patient Assistance Information section gives information about particular products or companies.

needymeds.com – The NeedyMeds website allows you to enter your medication to find patient assistance programs for that specific medication. It has an alphabetical list of approximately 1,000 prescription medications.

benefitscheckup.com – Benefits Check Up is a service of the National Council on Aging. The website has applications and fact sheets for over 250 programs that will help pay for prescription drugs, and health care costs, as well as applications for the low-income subsidy.

It helps find programs for people ages 55 and over that may pay for some costs of prescription drugs, health care, utilities, and other essential items or services.

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This fact sheet contains general information. If you would like to discuss your specific situation, call the Health Insurance Counseling and Advocacy Program (HICAP). HICAP provides free and objective information and counseling on Medicare and can help you understand your specific rights and health care options. You can call **1-800-434-0222** to make an appointment at the HICAP office nearest you.