

## AFFORDING MEDICATIONS

The cost of prescription medications has increased tremendously throughout the years. We are continuously reading or hearing stories on the news about people dying or being hospitalized due to the inability to afford their medications. Patient assistance and co-pay assistance programs have been on the rise to help people afford medications that they would otherwise be unable to access.

A Patient Assistance Program (PAP) is a program usually offered by a pharmaceutical manufacturer to provide free or very low-cost prescription drugs to qualifying individuals. A co-pay assistance program is generally a coupon that makes prescriptions much less expensive (example above).



Medicare patients, who often need financial assistance most, are unable to benefit from co-pay assistance programs because any government funded program is excluded from participation. They can, however, apply for a PAP which is often based on income.

Enrolling in a co-pay assistance program is quite easy and can usually be done by the patient either online or at the pharmacy. Patients are usually enrolled into PAPs by a member of their provider's office or specialty pharmacy. PAPs require certain eligibility criteria. For example, patient's income must be between 500%-400% below the poverty level, treatment must be received in the United States, and the patient must have a confirmed diagnosis pertaining to the medication they are seeking help for.

When enrolling in either form of assistance, always make sure to read the fine print. Legitimate programs usually have an allotted amount and/or expiration date. Most co-pay cards state that they will cover a certain amount, and if your co-pay falls below that, it won't help much. If your copayment, however, exceeds that amount, then it will benefit the patient despite often stating that they are subject to change at any time. PAP funding is usually derived from the manufacturer or

## VERIFIED PATIENT RESOURCE WEBSITES

- [www.copays.org](http://www.copays.org)
- [www.needymeds.org](http://www.needymeds.org)
- [www.healthwellfoundation.org](http://www.healthwellfoundation.org)
- [www.prescriptionassistance360.org](http://www.prescriptionassistance360.org)
- [www.rxassist.org](http://www.rxassist.org)

pharmaceutical company and will always explain the terms and conditions as well as how much you will receive, how long it's good for, and if you can or cannot reapply within the same year.

PAPs are beneficial and can complement most prescription plans, especially where specialty medications are concerned. Medicare patients sometimes benefit most from a PAP program because of things like the coverage gap a.k.a. the donut hole. When a patient receives a PAP, most of the time, the full amount of the cost is covered, which does not force the Medicare patient into the coverage gap prematurely resulting in them paying around 80% of their co-pays.

Commercial PAP and co-pay assistance programs have a wider variety of what can be covered or at least partially covered. Co-pay cards usually require a claim to go through the insurance carrier. This still allows the member to hit their deductible and receive a discounted price. PAP assistance does not go against the deductible for a commercial member but, allows the patient to have a very low or \$0.00 out of pocket cost.

## ABOUT THE AUTHOR

My name is Erin Thompson and I have been a pharmacy tech for 11yrs. Prior to joining the AmWINS Clinical Team I was a pharmacy liaison for Shields Health Solutions, where I helped oncology and infectious disease patients obtain patient assistance. I was actively engaged in each step of the process, which allowed my organization to help off-set the high cost of their specialty medications, ensuring patient compliance and access.

