

Managing the Cost of Your Medications

Prescription drug costs can be overwhelming, especially when you are being treated for cancer. Those without health insurance can be the hardest hit, but even people with insurance may find co-pays and deductibles straining their resources. Here are some suggestions to help manage the cost of your medications:

- **Talk to Your Healthcare Team:** Ask about patient assistance programs, alternate drugs, or other ways to achieve the same treatment goals at a lower cost.
- **Talk to Roswell Park Financial Counseling Team:** Help for patients who are NY residents who do not have health insurance OR who cannot afford their out-of-pocket costs. Call: **716-845-4782**
- **Check Your Insurance Company's Formulary:** If you don't have one, ask your insurer for a copy of their formulary and show it to your doctor. A formulary is the list of drugs that your insurer covers under your policy. The formulary may be divided into levels (or tiers) with increasing higher co-pays. If your medication is not included, or it is expensive, your doctor may be able to find an alternative medication.
- **Make a List and Call Local Pharmacies:** Make a list of all your prescription medications, the dose, how often you take it, and how much you pay for it. Call different pharmacies to see what they charge for that exact drug and dose. Certain chain pharmacies and retail stores may have special programs for generic medications. If you wind up using more than one pharmacy, be sure that each pharmacy knows about all the medications you are taking to help avoid any adverse drug interactions.
- **Get a Long-Term Supply:** If you are taking a drug every day, or a few times every day, consider getting a 90-day supply instead of a 30-day supply. You may get a discount. You will need your doctor or nurse practitioner to write you a prescription for 90 days.

For Seniors: Medicare & New York State EPIC

- **Medicare:** [medicare.gov](https://www.medicare.gov) Toll free: **800-MEDICARE (800 633-4227)** Offers prescription drug coverage to everyone with Medicare through two programs:
 - Medicare Prescription Drug Plan (Part D): This is an add-on for people who have an original Medicare plan. Note: Medicare Part D has a low income subsidy (LIS) program, also called "Extra Help" that helps people with limited income pay for their Part D premiums, deductibles, and copayments.
 - Medicare Advantage Plans (Part C): includes coverage for hospital services (Part A), medical services (Part B), and prescription medications (Part D).

- **Medicare Rights Center:** [medicarerights.org](https://www.medicarerights.org) Toll free Helpline: **800-333-4114**
A nonprofit organization that works to ensure older adults and people with disabilities have access to affordable health care. They offer counseling, educational programs, and advocacy.
- **NYS EPIC Program:** health.ny.gov/health_care/epic Toll free **800-332-3742** Hours: 8:30 a.m. -5:30 p.m., Monday - Friday. The Elderly Pharmaceutical Insurance Coverage is a New York State supplemental program for income-eligible seniors. EPIC provides coverage for Medicare Part D and EPIC-covered drugs **after the Medicare Part D deductible has been met.**
- **BenefitsCheckUp:** benefits.checkup.org
Free online tool for older adults from the National Council on Aging (NCOA) to search resource library of 2500 federal, state, and private programs and their eligibility requirements.

Financial Assistance Programs from Not for Profit Groups (.org)

- **Healthwell Foundation**
www.healthwellfoundation.org Toll free: **800-675-8416**
Provides financial assistance to eligible patients to help cover the costs of prescription drug coinsurance, copayments, deductibles, premiums, and other select out-of-pocket health care costs.
- **Needy Meds**
www.needy meds.org Toll free: **800 503-6897** (bilingual)
Programs that help people who are having trouble paying for medications and people who need help with the application process
- **Patient Advocate Foundation's Co-Pay Relief Program**
www.copays.org Toll free: **866-512-3861**
Provides co-pay assistance to insured patients as well as patients who financially and medically qualify
- **CancerCares**
www.cancercare.org/financial Toll free: **800 813-HOPE** (800 813-4673)
Offers limited financial assistance for cancer-related costs and professional oncology social workers

Patient Assistance Programs from For-Profit Pharmaceutical Companies (.com)

Patient Assistance Programs (PAP) are designed to support low income US residents with free or low cost prescriptions. The programs usually cover only brand name drugs and are run by the company that makes that drug.

- **RxAssist:** rxassist.org Database of pharmaceutical companies' Patient Assistance Programs. Offers a prescription medication discount card.
- **Partnership for Prescription Assistance:** pparx.org Toll free **1-888-477-2669**
Database includes pharmaceutical companies' Patient Assistance Program, and public, state, and private patient assistance programs.
- **RX Hope:** rxhope.com Find Pharmaceutical companies' Patient Assistance Programs and an alphabetical list of pharmaceutical companies.

- **Medication Advocate:** medicationadvocate.com Software platform that allows providers to identify and quality patients for Patient Assistance Programs. Providers must subscribe to the service.
- **Drug-Specific Programs:** Some pharmaceutical companies run their own programs for people who don't have insurance or who have financial concerns. If you have a medication that is very costly, call the pharmaceutical company and ask them if they have such a program available. Here are some programs from companies that make oncology medicines: Lilly Cares, Johnson & Johnson Patient Assistance Foundation, Celgene Patient Support, Amgen Safety Net, Merck Patient Assistance Program, and Genentech Patient Foundation.

Online Discount Pharmacy Programs/Coupons

Most of these programs compare local prices to find the lowest price in your area, and/or provide coupons or discount cards. Note: Generally, discount cards and coupons cannot be used with insurance, Medicare, or Medicaid benefits.

- **Good RX:** goodrx.com
- **RxSaver:** rxsaver.retailmenot.com
- **U.S. Pharmacy Card Discount Drug Network:** uspharmacycard.com
- **Discount Drug Network:** discountdrugnetwork.com
- **ScriptRelief:** scriptrelief.com
- **Singlecare:** singlecare.com
- **Drugs.com Drug Discount Card:**
drugs.com/discount-card
- **Internet Drug Coupons:** internetdrugcoupons.com