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Please fill out the survey before  
we begin our presentation

Please stop at the sign



Don't worry if your survey doesn't match your neighbor's  
There are different versions of the surveys



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UCSF Student Pharmacists present:

# Helping our Patients Pay for Medications: Drug-Cost Containment Strategies for Underserved Patients

April 20, 2012

University of Louisville

**Vincent Cheng, William Hung, Tina Ling, Carolyn Robinson**

## Disclosure Statement

**The presenters have nothing to disclose.**

**&**

**We do not have any conflict of interest  
with the following material/activity.**



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# Objectives

- ❧ Characterize the underserved population
- ❧ Describe drug cost-saving strategies for the UN-insured and UNDER-insured
- ❧ Explain 3 types of drug cost-saving programs
- ❧ Explain the Low-Income Subsidy for Medicare Part D patients
- ❧ List practical resources to help underserved populations reduce out of pocket medical costs

Objectives

Underserved Population

Pre-existing Condition

Uninsured

Underinsured

Medicare Part D

Resources



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# Underserved Population



**UNDER-insured**



**UN-insured**

👤 Individuals who experience barriers in attaining:

- Access to health care
- Continuity of care



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# Underserved Population



## UNDER-insured

### 👤 Patients who:

- Have insurance
- Face limitations or restrictions in coverage
- Have limited access to needed services and drugs



## Underserved Population

- 1 out of every 6 individuals under the age of 65 lacks health insurance
  - 18% of the non-elderly lacked health insurance in 2010



**UN-insured**



## Un-insured Population

```
graph TD; A[Un-insured Population] --- B[Employment Status]; A --- C[Income Status]; A --- D[Age]; A --- E[Immigration Status]; A --- F[Race/Ethnicity];
```

A diagram with a central blue box at the top labeled 'Un-insured Population'. A vertical line descends from the bottom of this box and branches into five horizontal light blue boxes, each with a black outline and a right-pointing arrow. The boxes are labeled 'Employment Status', 'Income Status', 'Age', 'Immigration Status', and 'Race/Ethnicity' from top to bottom.

Employment Status

Income Status

Age

Immigration Status

Race/Ethnicity



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# True or False

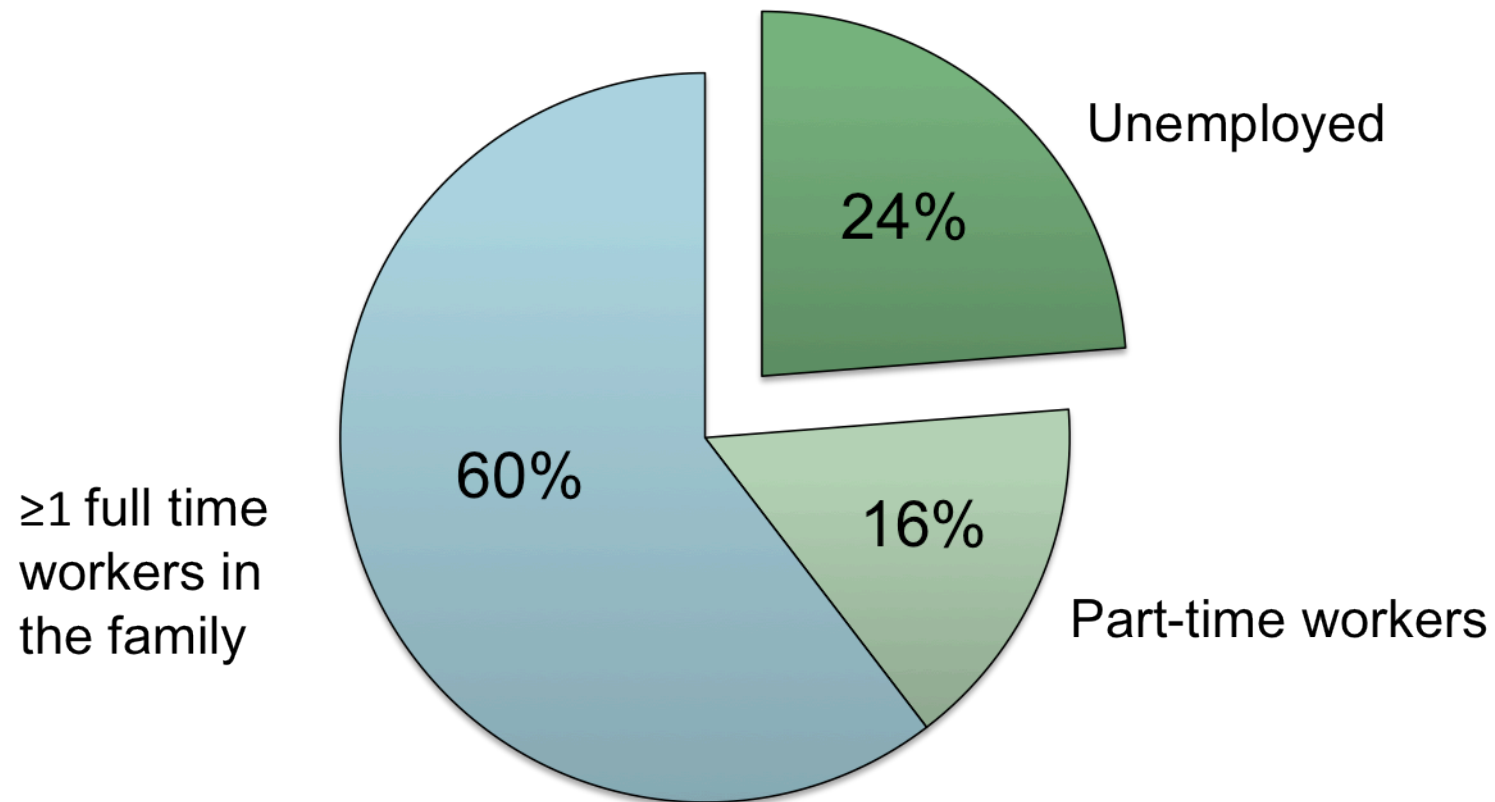
👤 Majority of the uninsured are unemployed



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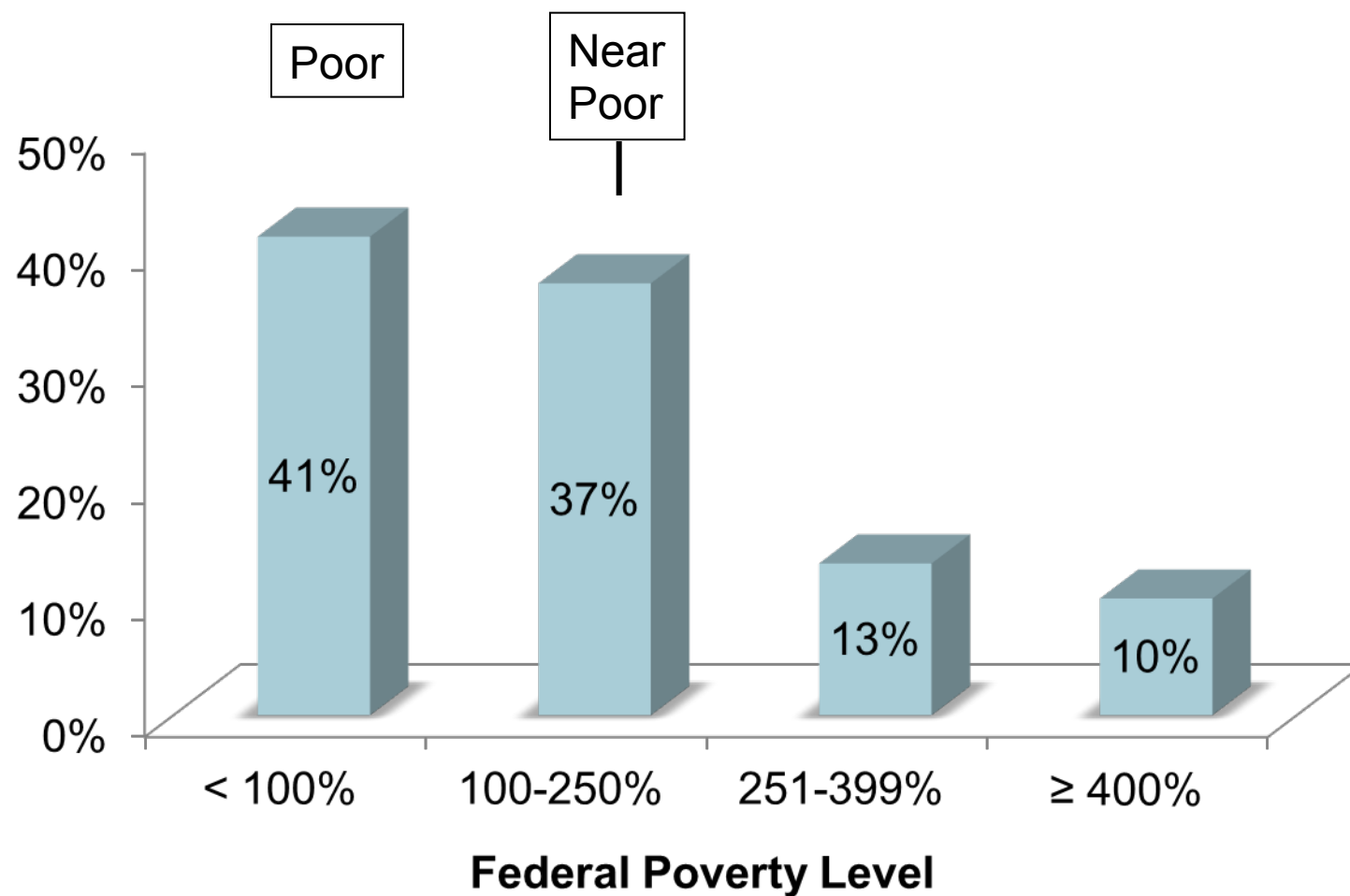
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# Work Status of the UNinsured, 2010



**~ 80% of the Uninsured are Employed**

# Income Status of the UNinsured, 2010



Source: KCMU/Urban Institute analysis of 2011  
The Uninsured: A Primer. Published October 2011



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# True or False

👤 Most of the uninsured are over the age of 65



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# Who is UNinsured?



Elderly  
( $\geq 65$  years old)

Medicare



Adults  
(19-64 years old)

Uninsured

Medicaid



Children  
( $\leq 18$  years old)

Medicaid  
CHIP

# What proportion of the uninsured are undocumented immigrants?

A.  $\leq 10\%$

B. 20%

C. 30%

D.  $\geq 40\%$



80% of the uninsured are  
U.S. citizens or legal residents



# Race/Ethnicity of the UNinsured, 2009

.

Race	Uninsured
------	-----------

Hispanic	32%
----------	-----

American Indian	28%
-----------------	-----

Black, non-Hispanic	21%
---------------------	-----

Asian	19%
-------	-----

Multiracial	14%
-------------	-----

White, non-Hispanic	13%
---------------------	-----



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# Impact of Lack of Insurance

- ❗ Uninsured patients more likely to:
  - Forego preventive and outpatient care due to cost
  - Be hospitalized for avoidable health problems
  - Have increased financial burden on society
- ❗ Uninsured have 40% higher risk of death
- ❗ 45,000 annual deaths due to lack of insurance



# Impact of the Affordable Care Act on the UNinsured

- 👤 In 2014, 32 million uninsured will begin to receive health coverage
- 👤 Insurance companies can no longer deny care to children with pre-existing conditions
- 👤 Federally-funded temporary programs provide health coverage to high-risk adults



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# Pre-Existing Condition Insurance Plan (PCIP)

- 👤 Temporary high risk pool program
- 👤 Funded by the federal government
- 👤 Oct 25<sup>th</sup> 2010 - Dec 31<sup>st</sup> 2013
- 👤 Covers adults with pre-existing conditions who have been uninsured for 6 months
- 👤 Premium based on the age and the region

# Kentucky Access

- 👤 State risk pool insurance program
- 👤 Funded by premiums, tobacco tax, health insurance company fees
- 👤 Examples of Qualifications
  - Insurance rejection
  - Higher Premium Rate
  - High Cost Pre-Existing Disease
- 👤 Renew plan yearly

# Eligibility Requirements

	PCIP (Federal)	KY Access (State)
Resident	✓	✓
Denial letter from insurance company	✓	+/-
<b>SSN required</b>	✓	✓
Dependent coverage		✓
Annual or lifetime cap		✓
Monthly premiums (30yo and single)	\$150-200	\$265-1035

<http://www.pcip.ca.gov/Home/>



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# Case #1

## The UNinsured



Mr. Murphy is a 51 YO gentleman who was recently laid off from a job and no longer has health insurance. He is worried he can't afford all his medications.

### Current Meds

Aspirin 81 mg – 1 tab PO daily

Metformin 850 mg – 1 tab PO three times daily

Lisinopril 40 mg – 1 tab PO daily



Cymbalta 60 mg Delayed Release – 1 cap PO daily

Gabapentin 800 mg – 1 tab PO 3 times daily

Vytorin 10/40 mg – 1 tab PO daily

### Social History

1-person household with \$1,400/mo from unemployment insurance

\$17,000 annually



# Are the Medications Appropriate?

- 👤 Check the indication
- 👤 Can you switch to generic?

## Do you have suggestions for Mr. Murphy's med list?

Cymbalta 60 mg Delayed Release – 1 cap PO daily  
Gabapentin 800 mg – 1 tab PO 3 times daily  
Vytorin 10/40 mg – 1 tab PO daily



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# Patient Assistance Programs (PAPs)

- ❧ Drug company sponsored free drug programs
  - Only for brand-name drugs
  - Only for the uninsured “poor”
    - “Poor” is  $\leq 200\%$  of the Federal Poverty Level
    - $\leq \$21,780/\text{year}$  for single-person household in 2011
- ❧ Stopgap measure only
- ❧ Great benefit for patients who cannot afford brand name drugs

# How to Access PAPs

**[www.RxAssist.org](http://www.RxAssist.org)** 

-  One stop shop for PAPs
-  Independent website operated by Brown University's Center for Primary Care and Prevention



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## Health Care Professionals

### Helping You Help Your Patients

Help your patients obtain free or low-cost medications and learn more about safety net programs for the uninsured.

Learn  
More

## The Web's most current and comprehensive directory of Patient Assistance Programs

Patient assistance programs are run by pharmaceutical companies to provide free medications to people who cannot afford to buy their medicine. RxAssist offers a comprehensive database of these patient assistance programs, as well as practical tools, news, and articles so that health care professionals and patients can find the information they need. All in one place.

### Welcome

Please visit either the [Patient Center](#) or the [Provider Center](#) to access the database and other resources.



## Patients

### Information about free medications

Find information about free and low cost medicine programs and other ways to manage your medication costs.

Learn  
More



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## Provider Center

Use the Database Search below to find patient assistance programs. Get more indepth information on a range of topics by visiting [The Learning Center](#).



AstraZeneca is a proud sponsor of RxAssist



## Database Search

Search our database to find current application forms and information on patient assistance programs. [Click here for detailed instructions.](#)

Search By: ☒ Drug Name ☐ Company Name

Search Term:

(Enter drug, brand or company name or first few letters)

[Multiple Drug Search](#)

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## RxAlerts

Did you know?

RxAssist has a resource called 'Finding Low Cost Diabetic Supplies' in the Learning Center. You can print it out [here](#). While you are there, be sure to check



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## Program Details

**ELI LILLY & COMPANY**  
Lilly Cares  
Cymbalta (duloxetine hcl )

### CONTACT INFO

**Address:** PO Box 230999  
Centerville, VA 20120

**Phone:** 1-800-545-6962

**Provider Phone:**

**Fax:**

**Website:** [Lilly Cares website](#)

### ELIGIBILITY

#### Eligibility Info:

- To qualify for the Lilly Cares Program, patient must not have prescription coverage and must meet income guidelines.
- Individuals eligible for Medicare are not eligible for Lilly Cares services.
- Patients must not have any other prescription drug coverage (Medicaid, VA, Blue Cross, Medicare Part D, etc.)

### Application Forms & Instructions

The following documents are provided in interactive PDF format, allowing you to type information directly into the form.



[Form \(English\)](#)



[Refill \(English\)](#)



Print-friendly version  
of this page



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# Limitations of PAPs

- ❗ Application must be completed by Health Care Providers
- ❗ Applications and eligibility requirements are not standardized
- ❗ Lengthy wait time
  - Average of 4-6 weeks for patient to receive medication
- ❗ Continued drug provision is not guaranteed



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# Advantages of PAPs

- 👤 Free and discounted medications!
- 👤 Great way to boost patient adherence
- 👤 Mail-order option available
- 👤 Available to US citizens and legal residents
- 👤 Some offer assistance to Medicare patients



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# Generic Drug Programs

1: Walmart and Target

\$4 (30-day supply)

\$10 (90-day supply)

2: Costco

3: Rx Outreach: mail order pharmacy



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# 1: Walmart and Target \$4/10 Generics

- 👤 Incomplete formularies
- 👤 Only offer specific doses and quantities


Blood Pressure Drugs	30 day QTY #30 tabs	90 day QTY #90 tabs
Lisinopril 20 mg	\$4	\$10
Lisinopril 40 mg	Not on formulary	



<http://i.walmart.com/i/if/hmp/fusion/genericdruglist.pdf>





 [Shop Now at Costco.com](#)

[Click here to register](#)

Email

Password

[Forgot Password?](#)

LOGIN

Search

in

Pharmacy

GO

## ORDER PRESCRIPTIONS

> **New Patients** [Click here to get started.](#)

> **Refill Prescriptions**

> **Transfer Prescriptions**

> **New Prescriptions**

> **Prescription Status**

> **Patient Information**

Welcome to the Costco Pharmacy

ORDER YOUR  
PRESCRIPTIONS  
FOR HOME  
DELIVERY.



Find a  
Costco  
Pharmacy  
near you.  
[CLICK HERE](#)



Prescription  
Price Checker  
[CLICK HERE](#)



## RESOURCE LIBRARY



**Download  
Order Forms**  
[CLICK HERE](#)



**Download Our**

## Shop Health & Wellness

The brands you trust  
at great Costco values.  
[CLICK HERE](#)

## LIMITED-TIME OFFERS

[CLICK HERE](#)



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## 2: Costco

- 👤 Don't need a membership for medications
- 👤 Generic drug savings is greater than brand
- 👤 Can check pricing on the website

Example: 30 day supply of Gabapentin

Walmart	Costco
\$120	\$90

**\$360 saved per year**



Home

Eligibility

Medications Available

Application

Clinic

Forms

Contact Us

Donate

GET THE  
**LOWEST**



PRICE POSSIBLE FOR MOST MAIL  
ORDER PRESCRIPTION DRUGS  
DELIVERED TO YOUR HOME.

Compare Our Prices To Retail And Save



\$20 for a 180-day supply  
for more than 150  
medications

Same price for any dose or  
strength

More than 400 medications  
to choose from

Welcome To Rx Outreach...

[www.rxoutreach.org](http://www.rxoutreach.org)

**A Non-Profit Charitable Organization**

Rx Outreach is an independent, non-profit charitable organization that is focused on making a sustainable difference on the healthcare landscape. Rx Outreach envisions that all individuals have access to affordable medications to preserve their quality of health.

Our mission is straight-forward: *providing medications to make a difference for people in need.*

As a non-profit organization we serve as a catalyst for public, private and charitable interests to work together to bring appropriate drug therapies to those who have limited or no access today.



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# 3. Rx Outreach

## Mail-Order Pharmacy for Generics

- ✚ **High quantity limits: May cover up to a 6-month supply, this is the greatest cost savings**
- ✚ Great for chronic drugs and patients with mobility issues
- ✚ Only eligibility criteria is income



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# Must Be Poor to Qualify

## Insurance Status NOT Relevant

# People in Household	Annual Income Cutoff
1	< \$33,510
2	<\$45,390
3	<\$57,270
4	<\$69,150
Each additional person	\$11,880



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# Easy application!

1. Check Rx Outreach drug list
2. Make sure to write 90 or 180 day supply on the prescription and give it to the patient
3. Patient mails out
  - a. Prescription
  - b. Completed application
  - c. Payment



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# Check the Formulary

Disease	disease_link	Rx Outreach Medication List	Brand or Generic Equivalent	Brand_link	Available strengths offered through Rx Outreach	Fee per 90 day supply	Fee per 180 day supply	Fee by Quantity
Blood / Heart		Folic Acid tablet	N/A		1mg	N/A	\$20	
Blood Pressure / Heart		Furosemide tablet	Lasix®		20mg, 40mg, 80mg	N/A	\$20	
Seizures	<a href="#">seizures</a>	Carbamazepine capsule	Neurontin®		100mg, 300mg, 400mg	N/A	N/A	\$30 for up to 270 capsules
Seizures / Pain		Gabapentin tablet	Neurontin®		600mg, 800mg	N/A	N/A	\$45 for up to 270 tablets
Cholesterol / Triglycerides	<a href="#">heart disease</a>	Gemfibrozil tablet	Lopid®		600mg	\$30	\$55	
Diabetes	<a href="#">diabetes</a>	Glimepiride tablet	Amaryl®	<a href="#">Amaryl®</a>	1mg, 2mg, 4mg	N/A	\$20	
Diabetes	<a href="#">diabetes</a>	Glipizide ER tablet	Glucotrol XL®		2.5mg, 5mg, 10mg	\$35	\$65	
Diabetes	<a href="#">diabetes</a>	Glipizide tablet	Glucotrol®		5mg, 10mg	N/A	\$20	
Diabetes	<a href="#">diabetes</a>	Glyburide, micronized tablet	Glyrase® PresTab®		1.5mg, 3mg, 6mg	N/A	\$20	
Diabetes		Glyburide/Metformin tablet	Glucovance®		1.25/250mg, 2.5/500mg, 5/500mg	\$30	\$55	



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# Generic Drug Programs Review

Mr. Murphy takes 1 Tab of Gabapentin  
800mg PO 3 times daily

Walmart	Costco	Rx Outreach
30 day supply	~ 30 day supply	90 day supply
90 pills	100 pills	270 pills
\$120	\$96	\$45
\$120/month	\$86/month	\$15/month

**\$1260 saved per year!**



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**BRAND name drugs:**  
**PAPs**  
found on RxAssist.org



*Shop around the*  
**GENERIC Drug**  
**Programs:**  
Target  
Walmart  
Costco  
Rx Outreach



Objectives

Underserved Population

Pre-existing Condition

Uninsured

**Underinsured**

Medicare Part D

Resources



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## Case #2

# The UNDERinsured: Employee



Mrs. Jones, a 64 yo woman, presents at clinic for a routine follow-up regarding rheumatoid arthritis.

She receives infliximab (Remicade) infusions every eight weeks. She has had an excellent response, but she is having difficulty paying for the infusions.

In the past, she paid \$50 per infliximab infusion. Her insurance has recently changed, and her new insurance has very limited drug coverage.

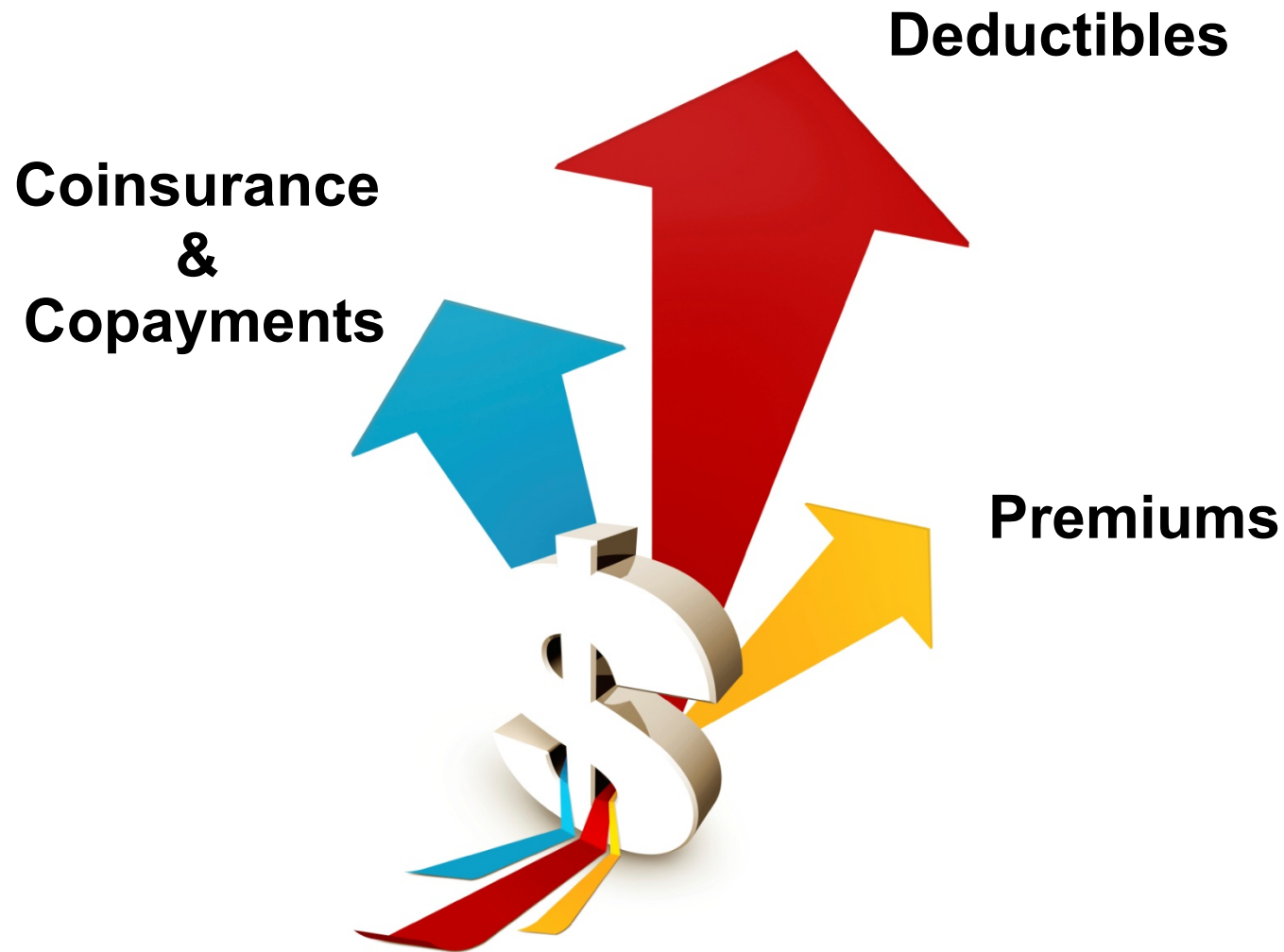
She will now be responsible for the full \$2,400 per infusion.

# Examples of the UNDERinsured

- 👤 Insured patients with high out-of-pocket expenses
  - Insurance paid for by employer
  - Insurance purchased privately
- 👤 Medicare patients
  - Medicare Part B drugs have a 20% co-insurance
  - Medicare Part D patients have a coverage gap



# Increasing Health Care Costs



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# Co-Pay Assistance Programs

- 👤 Targeted for high-cost, specialty medications
- 👤 For the insured only
- 👤 RxAssist.org



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## Provider Center

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Search Term:

(Enter drug, brand or company name or first few letters) [Multiple Drug Search](#)

[PAP Program Directory](#)

[Printable Drug Lists](#)



### Learning Center

The Learning Center has all the resources you need to keep current with health care reform, connect to other program leaders and get online materials selected just for your needs. [Visit the Learning Center](#)



### Get Connected!

Stay on top of the latest PAP news, information and issues. Join RxConnect, our national listserve and

**RxAssist Brochures** - [Click here](#) for more information



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You can also [sign up for the RxUpdates eNewsletter](#) to receive announcements by email.



Prescription Drug Discount Program

Get your card today!  
[Click here for more information](#)



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## Additional Help

For additional resources? All of our patient education materials, fact sheets, forms, etc. have been moved to our new Resource Library in the Learning Center. Visit the [Learning Center](#) today!

### [Co-pay assistance foundations](#)

Organizations that assist individuals with medication co-pays for specific diseases. There may be waiting lists for this help.

### [State AIDS Drug Assistance Program \(ADAP\) information](#)

ADAP provides HIV/AIDS related prescription drugs to uninsured individuals or individuals who cannot get all of their medication needs met through their insurance payer. Each state operates its own program and has its own application process.

### [Federal Poverty Level \(FPL\) calculator](#)

The Federal Poverty Level is used to determine eligibility for many medication assistance programs, as well as government benefit programs. The Federal Poverty Level is the minimum amount of income that a family needs for food, clothing, transportation, shelter and other necessities as determined by the Department of Health and Human Services. The FPL varies according to family size.

### [Federal and state assistance programs](#)

Government sponsored programs for health care, food stamps, housing, etc.

### [Health insurance options](#)

This government site includes the latest information on options for people



## Learning Center

The Learning Center has all the resources you need to keep current with health care reform, connect to other program leaders and get online materials.

[Visit Now](#)

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# RxAssist.org



**Do NOT search for drug**

**Click on “Additional Help”**

**Click on “Co-pay Assistance Programs”**

**Download PDF and search for disease**

Disease	Co-pay assistance organizations offering assistance				
Acromegaly	<a href="http://www.panfoundation.org">www.panfoundation.org</a>	<a href="http://www.patientservicesinc.org">www.patientservicesinc.org</a>			
Acute Exacerbations of Multiple Sclerosis	<a href="http://www.cdfund.org">www.cdfund.org</a>				
Acute Porphyrias	<a href="http://www.healthwellfoundation.org/">www.healthwellfoundation.org/</a>				
Advanced Idiopathic Parkinson's Disease	<a href="http://www.patientservicesinc.org">www.patientservicesinc.org</a>				
Age-Related Macular Degeneration	<a href="http://www.cdfund.org">www.cdfund.org</a>	<a href="http://www.panfoundation.org">www.panfoundation.org</a>		<a href="http://www.theassistancefund.org">www.theassistancefund.org</a>	
Alcohol Dependence	<a href="http://www.cdfund.org">www.cdfund.org</a>				
Alpha-1 Antitrypsin Deficiency (Alpha-1)	<a href="http://caringvoice.org/">http://caringvoice.org/</a>	<a href="http://www.patientservicesinc.org">www.patientservicesinc.org</a>			
Anemia Associated with Chronic Renal Insufficiency/Renal Failure	<a href="http://www.healthwellfoundation.org/">www.healthwellfoundation.org/</a>				



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**Disease and Treatment Silos:**

[Autoimmune Disorders](#)

- Ankylosing Spondylitis
- Crohn's Disease
- Idiopathic Thrombocytopenic Purpura
- Inflammatory Bowel Disease
- Plaque Psoriasis
- Psoriatic Arthritis
- Ulcerative Colitis

[Breast Cancer](#)

[Chemo Induced Anemia](#)

[Chemo Induced Neutropenia](#)

[Colon Cancer](#)

[Cutaneous T-Cell Lymphoma](#)

[Rheumatoid Arthritis Resources](#)

**Patient Advocate Foundation's Co-Pay Relief (CPR)**

The CPR program provides co-payment assistance to insured Americans who financially and medically qualify. [Click here to start your application](#)

**Patient Advocate Foundation (PAF)**

PAF is a national 501 (c)(3) non-profit organization which provides professional case management services to Americans with chronic, life threatening and debilitating illnesses.

[Rheumatoid Arthritis Resources and Programs](#)

The Patient Advocate Foundation's (PAF) Co-Pay Relief (CPR) Program does not review the information contained on the website links provided for content, accuracy or completeness. Use of and access to this information is subject to the terms, limitations and conditions as outlined on the accessed websites.

PAF Co-Pay Relief Program makes no representation as to the accuracy or any other aspect of the information contained on any website accessed from the CPR website, nor does PAF Co-Pay Relief Program necessarily endorse the website information provided.

The information presented on the PAF Co-Pay Relief website is provided for general information only and is not intended as a substitute for medical care. Please talk with your healthcare provider about any information you acquire from this or any other website accessed through the PAF Co-Pay Relief program website.

**Arthritis Foundation**  
Phone: 800-283-7800  
[www.arthritis.org](http://www.arthritis.org)

**[View organizations that  
offer financial assistance](#)**



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# Limitations of Co-Pay Assistance Programs

- ⚠ Application process can be complicated
- ⚠ Amount of money allocated to each program is limited
  - Funded by drug companies
  - Programs re-fund monthly, quarterly, or annually
  - Must apply early to increase possibility of getting help
- ⚠ Coverage of specific drugs can be dropped at any time
- ⚠ Must be for FDA approved indication



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# Advantages of Co-Pay Assistance Programs

- 👤 Fast turnaround time after submitting the application
- 👤 Can apply to another program if denied
- 👤 ONLY option for patients who cannot afford to pay for expensive biologics



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# Case #3

## The Underinsured: Medicare Part D



Mrs. Jones, from Case #2, is now 65 and has enrolled in Medicare, including Part D.

Her infliximab infusions are not covered by Part D; instead, they are covered by Part B, Medicare's outpatient benefit.

Under Medicare Part B, Mrs. Jones has to pay 20% of the cost of her infusions (\$500 every 8 weeks).

She is on a fixed income and struggles to pay for her infusions and would like to know if there's any way she can save money on her other medications.

### Current Medications

- Risendronate 35mg weekly
- Lisinopril 10 mg daily
- Methotrexate 15 mg weekly
- Albuterol MDI 1-2 puffs PRN
- Fluticasone/Salmeterol 250/50 2 puffs BID
- Calcium Carbonate 500 + D TID
- Infliximab 200mcg infused Q 8 weeks



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# The Medicare Alphabet

Part A: Hospital

Part B: Outpatient Medical

Part C: Medicare Advantage (A+B+D)

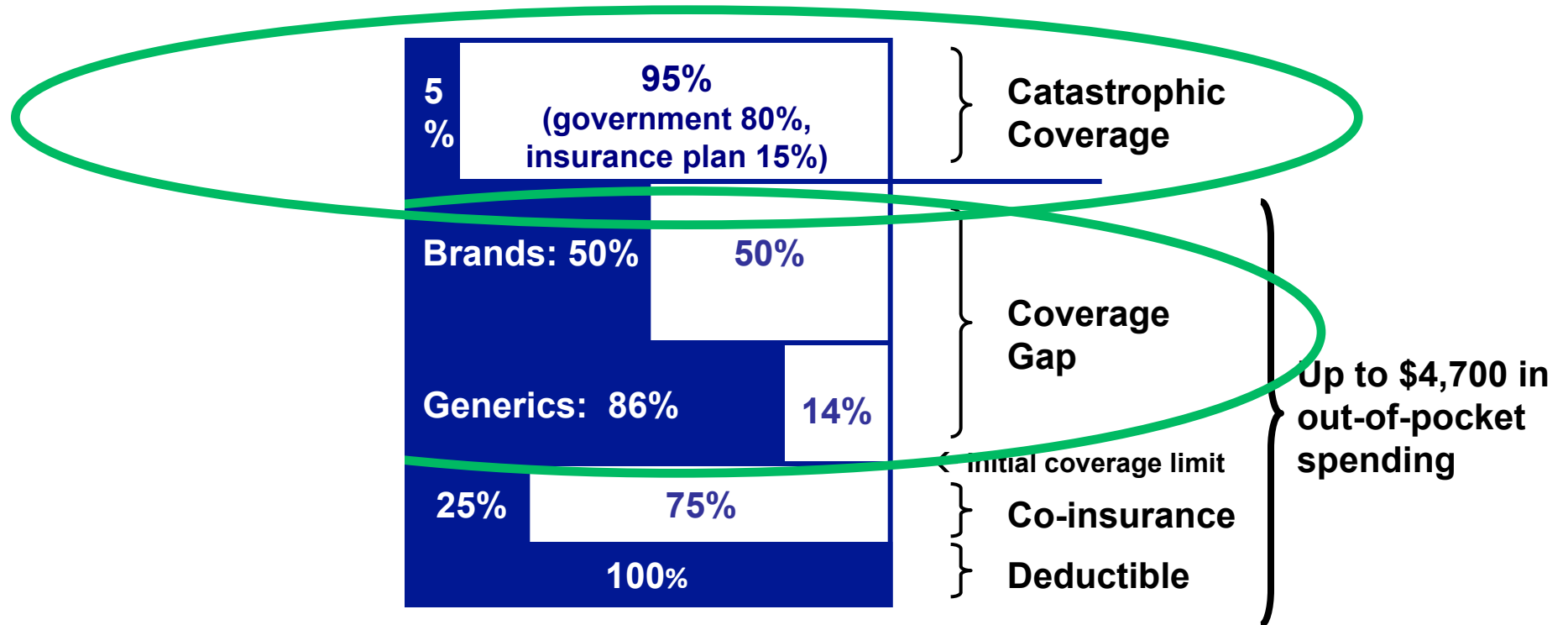
Part D: Prescription Drugs



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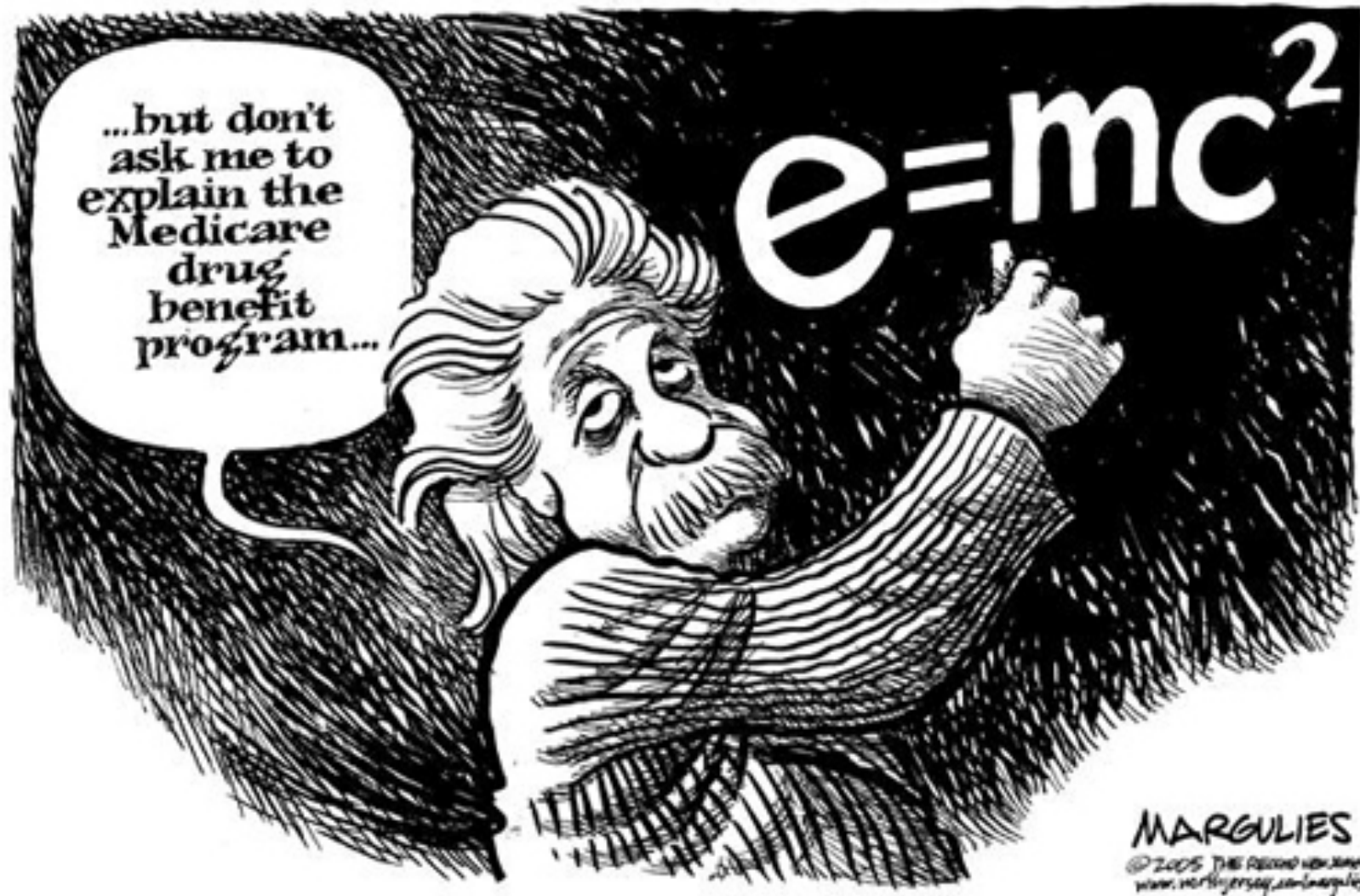
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# The “Basic” Part D Plan in 2012



**\*NOTE:** Premiums NOT included

■ Patient Pays  
□ Patient Does Not Pay



Political Cartoon: "Medicare Part D Open Season Begins" by Jimmy Margulies, *The Record*

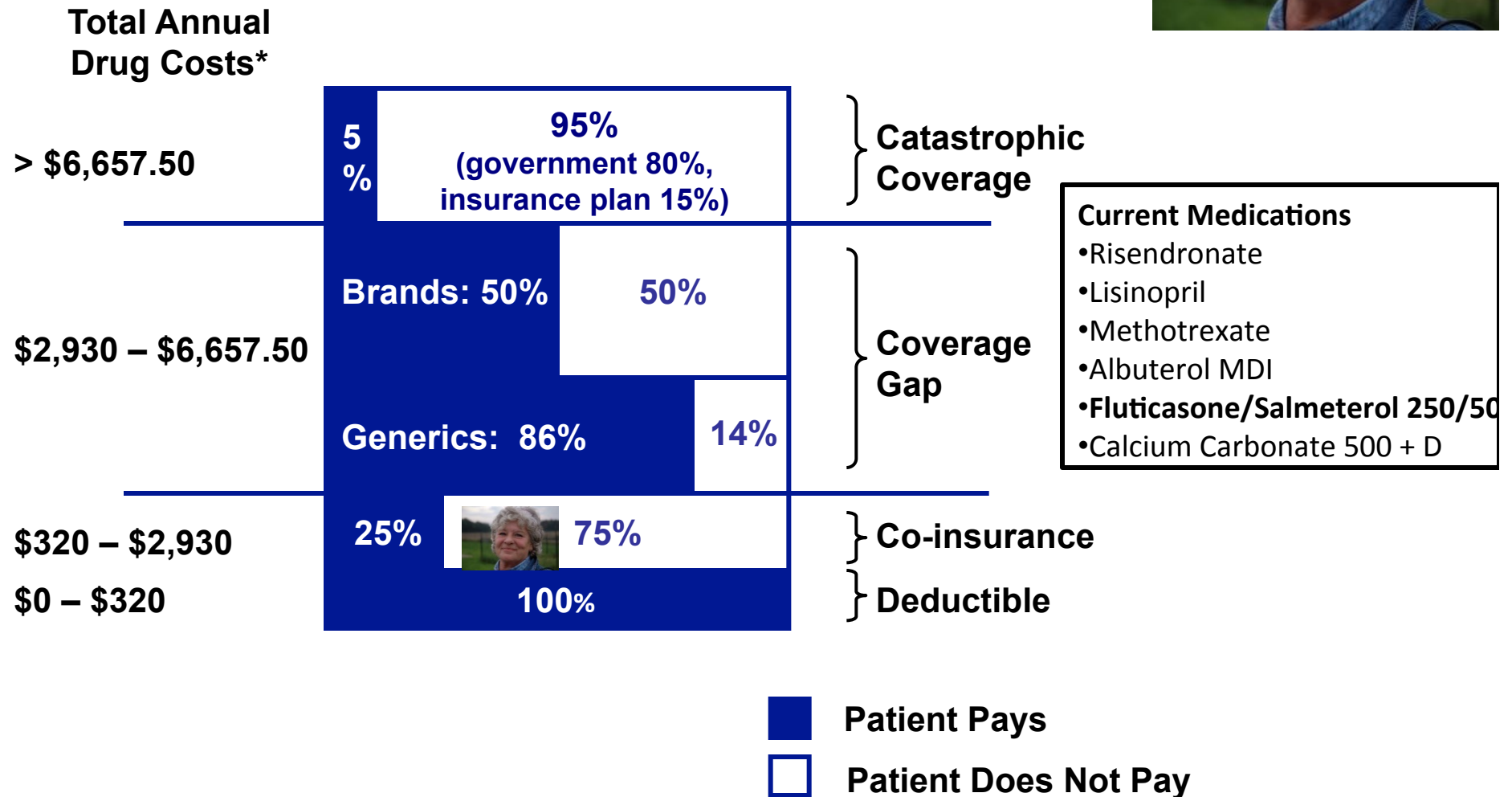


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# The “Basic” Part D Plan in 2012



# Cost Saving Strategies for Medicare Part D

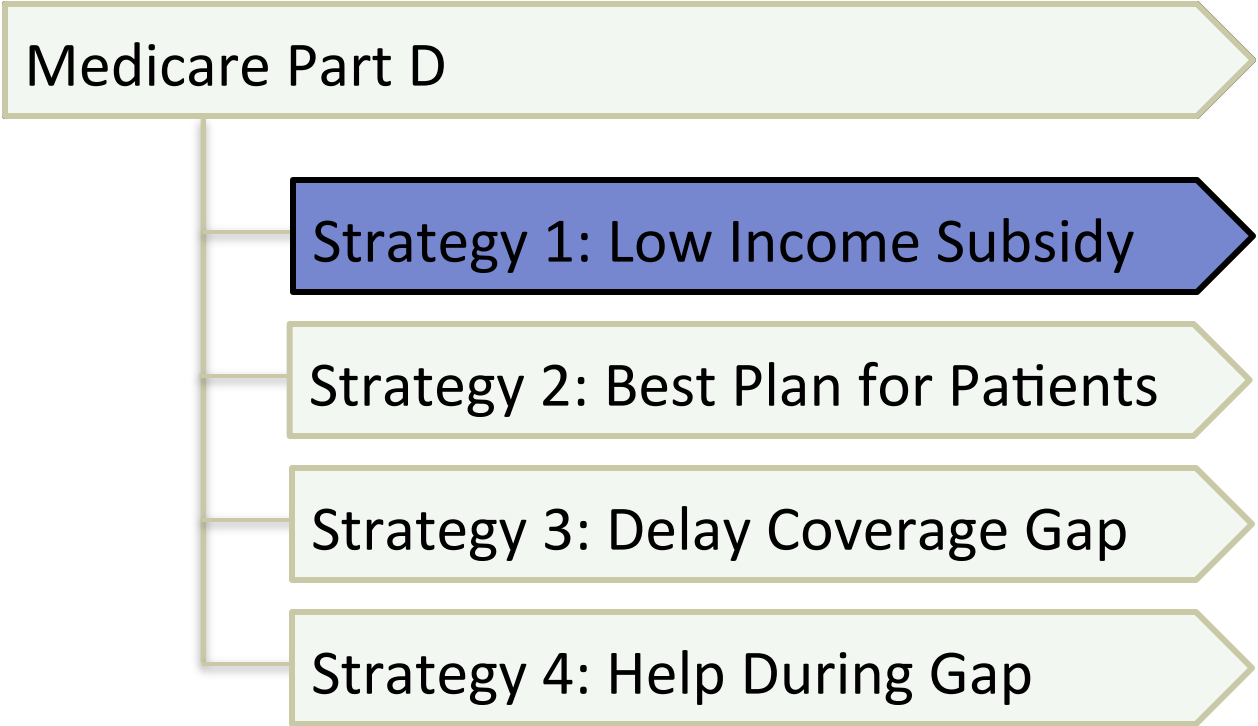
- ❗ Strategy 1: Determine patient eligibility for Low Income Subsidy (LIS)
- ❗ Strategy 2: Get patients into the best plan
- ❗ Strategy 3: Delay the coverage gap
- ❗ Strategy 4: Help patients during the coverage gap



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## Medicare Part D



```
graph TD; A[Medicare Part D] --> B[Strategy 1: Low Income Subsidy]; A --> C[Strategy 2: Best Plan for Patients]; A --> D[Strategy 3: Delay Coverage Gap]; A --> E[Strategy 4: Help During Gap];
```

Strategy 1: Low Income Subsidy

Strategy 2: Best Plan for Patients

Strategy 3: Delay Coverage Gap

Strategy 4: Help During Gap



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# Strategy 1: LIS

## Benefits of the Low-Income Subsidy

- 👤 No coverage gap (donut hole)
- 👤 Lower or no deductible
- 👤 Lower or no monthly premiums
- 👤 Lower co-pays
  - Graded benefit: Poorer patients receive more help
- 👤 Estimated savings of ~\$4,000 a year

<sup>1</sup> Centers for Medicare and Medicaid Services, “Premiums for Medicare prescription drug plans to remain low in 2011,” Press release, August 18, 2010.

<sup>2</sup> Eligible patients not applying for LIS from: Kaiser Family Foundation publication #8094 “The Medicare Part D Low-Income Subsidy Program: Experience to Date and Policy Issues for Consideration,” Sept. 2010.



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# Strategy 1: LIS

## Eligibility for Low-Income Subsidy

### 1. Income

- Graded Below 150% Federal Poverty Level (FPL)
  - single person household:  $\leq \$16,335/\text{yr}$  ( $\sim \$1350/\text{mo}$ )
  - married couple household:  $\leq \$22,065/\text{yr}$  ( $\sim \$1840/\text{mo}$ )

**AND**

### 2. Assets

- Less than \$12,640 (single person)
- Less than \$25,260 (married couple household)
  - The patient's home and car do not count

<sup>1</sup>. FPL data: Federal Register, Vol. 76, No. 13, January 20, 2011, pp. 3637-3638.

<sup>2</sup>. Asset data: SSA website, Extra Help for Medicare. Available online at: <https://secure.ssa.gov/apps6z/i1020/main.html>



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# Strategy 1: LIS



**Social Security**

The Official Website of the U.S. Social Security Administration



Search Social Security...

Go

Home

Retirement

Disability

Survivors

SSI

Medicare

Business Services

Mail Print

## Apply For Medicare Benefits

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, too, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease). The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.

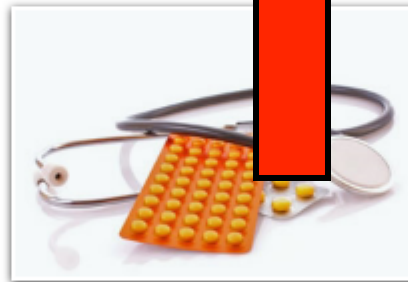
Medicare is financed by a portion of the payroll taxes paid by workers and their employers. It also is financed in part by monthly premiums deducted from Social Security checks.

Medicare has four parts:

Check Application Status

Apply For Extra Help With Medicare Prescription Plan Costs

Replace Your Lost, Stolen Or Damaged Medicare Card



## Learn About Medicare

Medicare publications

Get extra help with Medicare prescription drug plan costs

Medicare information for beneficiaries with higher incomes

More Medicare information

g facility

services and

se provider



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## Medicare Part D

```
graph TD; A[Medicare Part D] --- B[Strategy 1: Low Income Subsidy]; A --- C[Strategy 2: Best Plan for Patients]; A --- D[Strategy 3: Delay Coverage Gap]; A --- E[Strategy 4: Help During Gap];
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Strategy 1: Low Income Subsidy

Strategy 2: Best Plan for Patients

Strategy 3: Delay Coverage Gap

Strategy 4: Help During Gap



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# Strategy 2: Lowest Cost Plan

## Medicare.gov

The Official U.S. Government Site for Medicare

Sign In to MyMedicare.gov

**Search** **FAQ**

Email | Print | Bookmark & Share | RSS | Español | A A A

[Home](#) [Manage Your Health](#) [Medicare Basics](#) [Resource Locator](#) [Help & Support](#)

### Health & Drug Plans

[Facilities & Doctors](#)  
[MyMedicare.gov](#)  
[New to Medicare?](#)

### Finding Plans

- [Compare Drug and Health Plans](#)
- [Compare Gap Policies](#)
- [Enroll](#)
- [Coverage Information](#)
- [Formulary - 2011 Plan Data](#)
- [Check Your Enrollment](#)



### Stay Healthy

**Share the News...  
Share the Health!**  
Medicare Preventive Benefits

### Top 6 Services

[Apply Online for Medicare Now](#)  
[Find Out if Medicare Covers Your Test, Item or Service](#)

### MyMedicare.gov

[Secure Sign In](#) [Create an Account](#)

[Learn More](#)

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# Strategy 2: Lowest Cost Plan

Plan 1		Plan 2	
<input type="button" value="Enroll"/>		<input type="button" value="Enroll"/>	
\$5,583		\$1,664	
+ Fixed Costs			
- Estimated Annual Drug Costs			
Cost at <input type="text"/> PHARMACY #		Cost at <input type="text"/> PHARMACY #	
January Enrollment [?]		January Enrollment [?]	
Enrollment Today [?]		Enrollment Today [?]	
Cost at mail order pharmacy		Cost at mail order pharmacy	
January Enrollment		January Enrollment	

Savings: \$3,919



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## Medicare Part D

```
graph TD; A[Medicare Part D] --- B[Strategy 1: Low Income Subsidy]; A --- C[Strategy 2: Best Plan for Patients]; A --- D[Strategy 3: Delay Coverage Gap]; A --- E[Strategy 4: Help During Gap]; style D fill:#4a7ebb,stroke:#000,stroke-width:2px
```

Strategy 1: Low Income Subsidy

Strategy 2: Best Plan for Patients

Strategy 3: Delay Coverage Gap

Strategy 4: Help During Gap



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# Strategy 3:

## Delay the Coverage Gap

- 👤 Prescribe generic medications
- 👤 Recommend generic drug programs
  - Walmart, Target, etc
  - Tell patients not to use insurance on generics

### Using Insurance Coverage:

\$5 co-pay (cost to patient)

+

\$20 counted toward donut hole

### Using \$4 Generic Program:

\$4 out-of-pocket cost

+

\$0 counted toward donut hole



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## Medicare Part D

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# Strategy 4:

## Help During the Coverage Gap

- 👤 See if patient is LIS eligible
- 👤 Patient assistance programs
  - RxAssist.org
  - Typically, LIS-eligible patients are NOT eligible for PAPs
- 👤 Compare prices for higher-cost drugs



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# But I only have 15 minutes...

- ⌚ Prescribe generics or cost-effective brands
- ⌚ Remind patients to re-evaluate Part D annually
- ⌚ LIS/Dual-eligible patients: Write for 90-day supplies
  - Saves 2 copays!
  - Must write for 90 days, not 30 days with 3 refills
- ⌚ Empower patients
  - 1-800-MEDICAR(E) – enroll in a plan



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