# **Patient Advocate Foundation Presents**

A series to educate and empower





# **Medication Patient Assistance Programs**

Sticker shock is never a fun feeling - especially where your prescriptions are concerned. If you are struggling to afford the price of your medication, there are programs you may be eligible for that can help.

#### **MONEY SAVING TIPS: DISCOUNT CARDS**

Your pharmacist is your friend. If the prescription you are filling is a brand-name medication, ask the pharmacist if there is a manufacturer or community sponsored coupon you are eligible for. Lots of times, drug manufacturers offer what's called a discount or coupon card. Local groups and national programs like AARP or GoodRX also sponsor discount cards. You can also be on the lookout for loyalty programs at the pharmacy. These cards can lower your co-pay for your medication to a much more affordable rate, sometimes as low as \$5 a month.

## **MONEY SAVING TIPS: FREE DRUG PROGRAMS**

If you are uninsured, you are responsible for the entire cost of the medication, however, many manufacturers offer free drug programs or low cost options specifically for those without insurance. Many of these programs have applications that require you to verify your income. If approved, the manufacturer will mail the medication to you or your doctor's office for your use.

#### **MONEY SAVING TIPS: STATE-SPONSORED PROGRAMS**

Some states offer programs to help their residents pay for prescription drugs. Each program operates independently, so contact your state's Health and Human Services department for specifics.

#### MONEY SAVING TIPS: CO-PAY ASSISTANCE ORGANIZATIONS

These programs provide direct financial support to underinsured patients, even if you have government-sponsored insurance like Medicare, Medicaid, or Tricare. These programs require you to complete an application to determine if you medically and financially qualify based on individual program requirements. If approved, the program can help with your out-of-pocket costs including co-payments, co-insurance, and deductibles related to medication expenses. These programs typically have a cap on the amount of assistance you can receive, and that grant amount is communicated when you complete the application process.

#### **WEBSITE ASSISTANCE**

In addition to asking your pharmacist, numerous websites allow you to search for available assistance. You can search by brand or generic medication name, diagnosis, or drug manufacturer. Here are a few to get you started:

www.needymeds.org www.goodrx.com www.familywize.org www.rxhope.com

### **SOME HELPFUL SUGGESTIONS**

- If you have checked for co-pay assistance funds and they are unavailable, check back frequently (at least weekly) because often funding is very fluid.
- On the same vein, if you see that funding is available for your diagnosis from a co-pay assistance organization, don't delay in applying as availability may be gone if you wait.
- To ensure your application is processed timely for any patient assistance program, be sure to thoroughly complete the necessary paperwork and include supportive documentation when it is submitted.

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