

# Options For Pharmacy Access In the Southern Tier

Prepared by the

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Pilot Patient Pharmacy Assistance  
Program Project



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**June 2006**

## **Executive Summary**

There is rising concern in our country, in our communities and in our families, because access to affordable healthcare is in peril. An even larger number of United States residents, including our own neighbors and family members, do not have access to prescription medications due to lack of health insurance and/or lack of prescription coverage as part of a health insurance plan in which they may be enrolled.

This booklet has been prepared for health and human service professionals by the Health Care Access staff of the Pilot Patient Pharmacy Assistance Program Project (PPAP). Rural Health Network of South Central New York is the first not-for-profit organization to partner with primary care and private medical sites to access pharmaceutical programs for the uninsured/underinsured.

The Patient Pharmacy Assistance Program is a large component of the Rural Health Network of South Central New York and is focused on being the “link” between rural Southern Tier residents and existing health programs and services. One component of the PPAP project has been to facilitate increased patient access to prescription drugs offered by pharmaceutical manufacturers and other indigent programs. In 2005, the Rural Health Network of South Central New York was instrumental in securing over \$276,000 worth of prescription drugs for local residents who otherwise would not have been able to afford their medication.

Pharmaceutical patient assistance programs help many people; however, they do not cover all circumstances and many patients may not be eligible for these programs. This booklet has been compiled to inform readers of a broader range of options in the PPAP project region of rural Broome, Delaware and Tioga counties. We hope this booklet is useful to you. The healthcare landscape is ever changing; this booklet will be updated periodically.

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## Appendix

## **1. Pharmacy Assistance Programs**

Health and human service providers can help eligible patients acquire prescription medications from pharmaceutical manufacturers. Most pharmaceutical companies have programs through which they make hundreds of brand name prescription medicines available free or at a low cost to eligible patients. Generic drugs may be available through manufacturer's patient assistance programs. These programs are designed to be used by healthcare providers on behalf of their patients who are in need. Some medical offices enroll their uninsured/underinsured patients in P-PAP's as a part of normal business. Other offices may not have the capacity to provide this assistance to uninsured patients; so in this case the patients can be referred to RHNSCNY.

Each pharmaceutical manufacturer has its own program, drug list, eligibility requirements, and application forms. Some pharmaceutical manufacturers require the healthcare provider to contact the manufacturer directly to order refills and some the patients the option to can call. Enrollment applications may require an original, signed prescription and proof of household income. Most applications require the prescription writer's signature and pertinent Drug Enforcement Administration (DEA) information and prescribing information.

Patients and human service agencies can do much of the preparation work themselves and then take the completed forms to the prescriber. Most of the medications for eligible patients are mailed to the medical office of the prescribing provider, in renewable supplies up to four months, but some pharmaceutical companies allow medications to be shipped directly to the patient's home.

## **A. How Can Pharmacy Patient Assistance Programs Help?**

Consider this scenario:

*Joe is a long-haul truck driver by trade. Complications from diabetes have forced him off of the road. Joe's health problems are compounded by his struggle with a chronic hypertension condition. Joe has no health insurance, and is unable to pay the \$250 per month that the four medications needed to treat his conditions cost. The medical professionals that are treating him share Joe's frustration. Then Joe's healthcare provider began using the pharmacy patient assistance programs that are available through the pharmaceutical manufacturer. Joe is now able to receive a 3-month supply of the medications that he needs for free. His healthcare provider uses their partner, RHN, to make the process more efficient and effective for the patients in the practice who do not have prescription coverage.*

Any medical office, healthcare professional, home health workers, or social services can seek help for uninsured patients through the P-PAPs.

## **B. Rx Assistance Website**

Among the various programs that can be utilized to access information on patient assistance programs is RxAssist Plus, which is underwritten by the organizations who want to become partners. RxAssist Plus is also a tracking program that creates a patient database and generates various reports.

There are also web-based programs available. A hard copy listing of the various manufacturers and their patient assistance programs can be obtained by calling PhRMA (Pharmaceutical Research and Manufacturers of America) at (800) 762-4636 or going to their website, <http://www.phrma.org/publications/>.

## **C. Cost**

In most instances the P-PAP medications are provided free of charge. In some cases, such as with many HIV inhibitors, a small co-payment of \$30 may be required. Patients, if eligible for a particular P-PAP, typically receive a three-month supply of medication and must re-apply to the manufacturer 4-6 weeks before their medication supply is exhausted.

#### **D. Medications Available**

Not all prescription medicines are available through manufacturers' P-PAPs.

Medications to treat chronic illnesses are the most common. Most pharmaceutical manufacturers have made a pledge that no patient in need of their medications will do without them. Therefore, most popular name brand medications are available through P-PAPs. A patient or a healthcare professional can check the PhRMA directory of patient assistance programs or RxAssist to see if a specific medication is included in a program. Generic medications may be available through other programs.

#### **E. Eligibility**

Each P-PAP has its own procedures, eligibility and application requirements. To be eligible for **most** of the P-PAPs, a person must:

- (1) Be a United States resident;
- (2) Meet income eligibility requirements that range from living at or below the poverty level to 300% of the poverty level (See Appendix 2);
- (3) Be without any prescription drug coverage, and;
- (4) Be ineligible for publicly-funded prescription insurance (in some cases a Medicaid denial letter is required).
- (5) Fall within the age range of 19-64.

#### **F. National Picture**

According to PhRMA's *2005 Directory of Prescription Drug* booklet, more than 1.3 million patients received prescription medications in 2005 by accessing P-PAPs offered by the various pharmaceutical companies. The wholesale value of the medication distributed in 2004 exceeded \$4.7 billion. Twenty-two million prescriptions were filled by manufacturers through their P-PAPs. Pharmaceutical manufacturers offer patient assistance programs voluntarily and can withdraw or alter them at any time. For example, in the spring of 2002, King Pharmaceutical closed their KingKare Patient Assistance Program to new applicants, having distributed more free medications during the first four months of 2002 than had been budgeted for the entire year.

## **2. Elderly Pharmaceutical Insurance Coverage (EPIC)**

Some seniors have “Medigap” policies that cover costs and services not included in standard Medicare Part B, but many seniors on fixed incomes are unable to meet the costs of the prescription drugs they need. EPIC is New York State’s prescription medication plan for seniors and is usually the best option for older persons struggling with prescription costs. EPIC is encouraged to be used in conjunction with Medicare Part D.

### **A. EPIC Eligibility**

Residents of New York State who are 65 and older with an annual income under \$35,000 (single) or \$50,000 (married) are eligible for EPIC, as of this writing. Seniors are not eligible if they receive full Medicaid benefits or have access to a better prescription plan.

### **B. EPIC Deductibles/Fees**

Eligible seniors are enrolled in one of two plans, based on income and marital status. As of this writing, income requirements are:

1.) Single people with an annual income of less than, or equal to \$20,000 and married couples with a combined annual income of less than, or equal to \$26,000 pay a fee to participate in the EPIC program. For example, a single person with an annual income of \$12,000 pays a fee of \$46 per year, and a married couple with an annual income of \$15,000 pays a fee of \$40 per year, per person. After the fee is paid, the senior will pay a co-payment of \$3, \$7, \$15 or \$20 per prescription, based on the cost of the medication.

2.) Single people with an annual income of between \$20,001 and \$35,000, and married couples with a combined annual income of between \$26,001 and \$50,000 pay a deductible. For example, a single person with an annual income of \$27,000 will pay an \$810 deductible, and a married couple with an annual income of \$27,000 will pay a \$650 deductible per person.

For information about EPIC call 800-332-3742, or write to:

EPIC, PO Box 15018, Albany, NY 12212-5018 or go to their website:

[http://www.health.state.ny.us/health\\_care/epic/docs/your\\_guide\\_epic.pdf](http://www.health.state.ny.us/health_care/epic/docs/your_guide_epic.pdf) or NY State's Health Dept. website: [http://www.health.state.ny.us/health\\_care/epic/](http://www.health.state.ny.us/health_care/epic/).

### **3. Manufacturer and Retailer Discount Cards**

There are new discount drug cards that may help in some situations. It is important to distinguish between manufacturers' discount cards and retailers' discount cards.

Manufacturers use cards to offer discount prices or flat rates for their products (depending on program or manufacturer), while retailers use cards to offer discounted prices on various other products as well as medications. These programs allow customers to buy drugs and, in some instances, other medical supplies, at a discounted price.

Advertised discounts of 30-60% are rare (but possible). Discounts of 15-20% are more typical.

### **4. Sample Medications & Coupons**

#### **Samples**

Representatives from most pharmaceutical companies offer health care providers medication samples in an effort to promote their newest "state of the art" medications.

These medication samples may to provide relief for needy patients with short-term needs, or patients who have enrolled in P-PAPs and are waiting for their initial supplies. Patients should ask their physician if samples are available. Samples also allow the patient and the prescriber the opportunity to make sure that there are no adverse reactions to the medications before purchasing it.

## **Coupons**

Sometimes instead of samples, pharmaceutical representatives will provide the health care professional with coupons or vouchers that can be given to patients, who may use them to obtain their prescriptions at the pharmacy.

### **5. U.S. Public Health Service (PHS) 340B**

In accordance with a federal law passed in 1992, certain governmental or not-for-profit organizations are eligible for Public Health Service drug pricing from pharmaceutical manufacturers. Eligible entities are able to purchase drugs at the federally negotiated Medicaid rate for less, and pass this savings on to their patients. There are currently no 340B programs in this region, but eligible entities could apply, and PPAP staff will be exploring this in Year Nine of the Ascension Health grant and United Way Grant.

### **6. Community Agencies Offering Assistance**

Uninsured patients with acute and immediate prescription needs must seek other support. Although some of these patients may qualify for a pharmaceutical manufacturer's patient assistance program, their medical conditions may not afford the luxury of waiting for their P-PAP application to be processed. These patients must rely on local agencies such as First Call for Help, Lend-A-Hand, Catholic Charities of Broome County, Community Action Programs, Jewish Federation of Broome County, and Tioga Rural Ministries, and Salvation Army for immediate relief. Some agencies provide financial assistance with prescription costs while others refer people on to an appropriate agency in their geographical area.

Sometimes people can get help with a particular illness or condition from a specific agency. ADAP (AIDS Drug Assistance Program) is one example. For more information on ADAP, call the New York State Department of Health at (800) 832-5305. Another organization offering help for a specific condition is the Diabetes Association of the Southern Tier. Contact the Rural Health Network South Central New York for more information.

### **Conclusion**

The Rural Health Network of South Central New York and the Pilot Patient Pharmacy Assistance Program project would like to thank the members of the Health Care Access staff for their efforts in developing this community resource. The goal of the Health Care Access work group is to increase access to prescription medications for uninsured/underinsured people in rural Broome, Tioga and Delaware counties.

Clearly, all aspects of our health care system, including access to prescription medications, are impacted by national, state and local policies. PPAP coalition members and stakeholders in the Southern Tier are working cooperatively and collaboratively toward systemic, sustainable changes in the local healthcare delivery system that support better health outcomes for patients.

RHNSCNY is proud that the Community Access Program grant, administered in partnership by Our Lady of Lourdes Hospital and with matching funds from Ascension Health Systems, has resulted in systematic change in how patients access pharmacy services. For more information on the Pilot Patient Pharmacy Assistance Program project, or the Rural Health Network of South Central New York, please call (607) 692-7669 or (888) 603-5973 or go to our website at [www.RuralHealthNetwork.org](http://www.RuralHealthNetwork.org).

**2006 Federal Poverty Guidelines**

<b>Size of Family Unit</b>	<b>48 Contiguous States and D.C.</b>	<b>Alaska</b>	<b>Hawaii</b>
1	\$ 9,800	\$12,250	\$11,270
2	13,200	16,500	15,180
3	16,600	20,750	19,090
4	20,000	25,000	23,000
5	23,400	29,250	26,910
6	26,800	33,500	30,820
7	30,200	37,750	34,730
8	33,600	42,000	38,640
For each additional person, add	3,400	4,250	3,910
SOURCE: Federal Register, Vol. 70, No. 33, February 18, 2005, pp. 8373-8375. <a href="http://aspe.hhs.gov/poverty/06poverty.shtml">http://aspe.hhs.gov/poverty/06poverty.shtml</a>			

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