

# Know Your State INTERACTIVE TOOL

Help patients learn about medication access and affordability options one state at a time



# This interactive tool provides information on affordability options for patients. Topics covered include:

- Low-Income Subsidy (LIS) Programs<sup>\*</sup>
- Treatment Access: Continuity of Care, Non-Medical Switching, & Step Therapy
- Biosimilar Legislation
- Medicaid Expansion

- State Health Insurance Assistance Programs (SHIPs)
- State Pharmaceutical Assistance Programs (SPAPs)
- Standard Prior Authorization (PA) Forms

- Oral Parity Laws
- Patient Assistance Programs & National Foundations
- Advocacy Connector
- Elected Officials







# **KNOW YOUR STATE**

# INTERACTIVE TOOL

This document is presented for informational purposes only and is not intended to provide reimbursement or legal advice. Laws, regulations, and policies concerning reimbursement are complex and are updated frequently. While we have made an effort to be current, the information may not be as current or comprehensive when you view it. In addition, this information does not represent any statement, promise, or guarantee by Johnson & Johnson Health Care Systems Inc. or its affiliates about coverage, levels of reimbursement, payment, or charge. Please consult with your payer organization(s) for local or actual coverage and reimbursement policies and determination processes. Please consult with your counsel or reimbursement specialist for any reimbursement or billing questions specific to your institution.

# PLEASE NOTE

For the best possible navigation experience, this PDF should be opened using **Adobe Acrobat Reader**, which can be downloaded <u>here</u>.



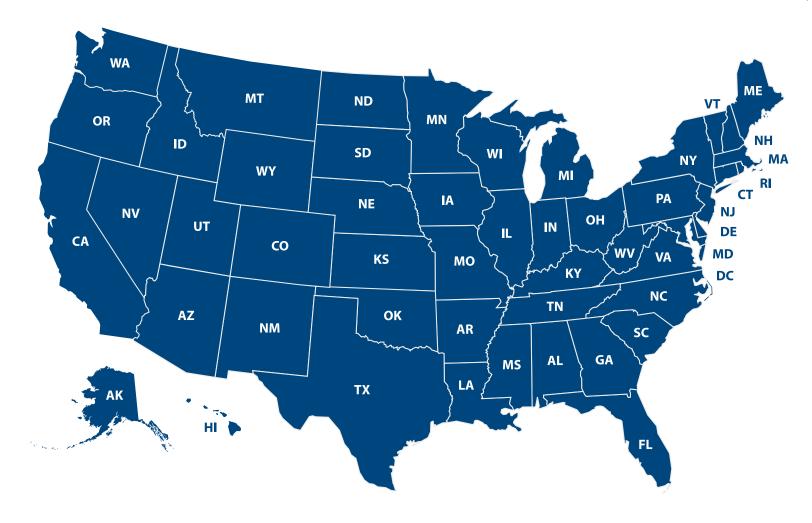


# **AFFORDABILITY OPTIONS**

# INTERACTIVE MAP

# CLICK ON A STATE IN THIS MAP TO LEARN MORE ABOUT STATE-SPECIFIC AFFORDABILITY OPTIONS

Collected in 07/23, and may change.





# **ALABAMA**



# Low Income Subsidy (LIS) Programs

Medicare patients who have limited income and resources may qualify
for "Extra Help" to pay for prescription drugs. The LIS programs in
Alabama include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>,
<u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>,
<u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



# **Medicaid Expansion**

As of May 2023, Alabama has not expanded Medicaid.<sup>3,4</sup>



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
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# Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

 Alabama does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 Alabama does not appear to have any laws or regulations specifically applicable to step therapy/fail-first requirements. However, the state Medicaid regulations provide for coverage of up to 10 brand name prescription drugs through overrides for specific drugs in cases where the prescribing physician documents medical necessity.



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

State Health Insurance Assistance Program (SHIP)

Phone: 1-800-243-5463

#### ABOUT5:

- Alabama has SHIP coordinators and insurance counselors. SHIP counselors are committed volunteers who are knowledgeable about issues affecting Medicare beneficiaries.
- SHIP counselors provide information to assist in making informed choices regarding insurance benefits. The counselors are not affiliated with any insurance companies and do not attempt to sell insurance. All counseling records are strictly confidential.

# Biosimilar Substitution

 Pharmacists may, with the express permission of the prescribing practitioner, substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" by the U.S. Food and Drug Administration (FDA), is less expensive than the reference biologic, and meets other state law requirements.<sup>2</sup>



# State Pharmaceutical Assistance Programs (SPAPs)

Alabama AIDS Drug Assistance Program<sup>6</sup>

References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. <a href="https://www.cms.gov/Medicare/Prescription-Drug-Coverage/Prescription-Drug-

Phone: 1-866-574-9964

Alabama SeniorRx<sup>7</sup> Phone: 1-334-242-5743

Johnson Johnson HEALTH CARE SYSTEMS INC.

state-programs.aspx. Accessed May 11, 2023.



# **ALASKA**



## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Alaska include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.¹



# **Medicaid Expansion**

 Because Alaska has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Alaska, <u>click here</u>.<sup>3,4</sup>



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Alaska does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 Alaska does not appear to have any laws or regulations specifically applicable to step therapy/fail-first requirements. Alaska Medicaid does have several provisions related to prior authorization with limited exceptions.



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

State Health Insurance Assistance Programs (SHIP) & Senior Medicare Patrol (SMP)

Phone: 1-800-478-6065

#### ABOUT5:

- Alaskans are helping Alaskans get more out of their Medicare via 2 programs: State Health Insurance Assistance Programs (SHIP) and Senior Medicare Patrol (SMP).
- SHIP provides one-on-one personalized counseling, education, and outreach to Medicare beneficiaries and their families, allowing them to better understand and utilize their Medicare benefits.
- A large network of counselors across the state helps beneficiaries understand and navigate Medicare and other health insurance programs and plans.



# State Pharmaceutical Assistance Programs (SPAPs)

Alaska AIDS Drug Assistance Program (ADAP)6

Phone: 1-800-478-AIDS

Alaska Department of Health Senior Benefits Program<sup>7</sup>

Phone: 1-877-625-2372

reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist must notify the prescribing practitioner and the patient about the substitution and obtain patient consent.<sup>2</sup>

Pharmacists may substitute a biological product for the prescribed

Biosimilar Substitution



# **ARIZONA**



## Low Income Subsidy (LIS) Programs

• Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Arizona include: <u>Aetna Medicare SilverScript Choice</u>, <u>Banner Medicare Simple Rx</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and Wellcare Classic.<sup>1</sup>



# Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Arizona requires health insurers to cover a previously prescribed drug for 60 days after notice of the coverage change is made to the enrollee through the dispensing pharmacy.

#### **STEP THERAPY<sup>2</sup>:**

- Effective for policies delivered or renewed on or after December 31, 2022, Arizona requires that healthcare plans provide a clear and convenient process to request a step therapy exception determination and must grant an exception in certain clinical situations. Information on how to request an exception must be easily accessible through the insurer's website and must include a list of the information and documentation needed for the request as well as where to submit the request.
- Arizona also requires health plans to develop and maintain a process by
  which enrollees, through their treating healthcare professionals, can
  request authorization for a medically necessary non-formulary drug. Plans
  must approve such requests if "the equivalent drug on the formulary has
  been ineffective in the treatment of the patient's disease or condition" or
  has caused an adverse or harmful reaction.



### **Biosimilar Substitution**

 Pharmacists may to substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

 Because Arizona has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. In June 2021, the Centers for Medicare & Medicaid Services (CMS) issued a letter moving to withdraw the state's approved work requirement. For more details on Medicaid expansion in Arizona, click here.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

State Health Insurance Assistance Program (SHIP)

Phone: 1-800-432-4040

#### ABOUT5:

- The State Health Insurance Assistance Program (SHIP) is a free health benefits counseling service for Medicare beneficiaries. SHIP empowers, educates, and assists Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training, to help individuals make informed health insurance decisions that optimize access to care and benefits.
- SHIP is an independent program federally funded by the Administration for Community Living and is not affiliated with the insurance industry.



# State Pharmaceutical Assistance Programs (SPAPs)

Arizona AIDS Drug Assistance Program (ADAP)6

Phone: 1-602-542-1025



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

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# **ARKANSAS**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Arkansas include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.¹



# Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Arkansas prohibits insurance policies from mandating any provider to change an enrollee's "maintenance drug" unless the prescriber and enrollee agree to such a change. A maintenance drug is defined as a drug prescribed by a practitioner who is licensed to prescribe drugs and used to treat a medical condition for a period greater than 30 days.

#### **STEP THERAPY<sup>2</sup>:**

- An insurer that uses step therapy cannot require the healthcare provider to use step therapy more than once for the same prescription, even if the insurer or review agency changes its formulary. An insurer must provide the healthcare provider with access to a clear and convenient process to expeditiously request an override for a step therapy protocol. If coverage of a prescription drug for the treatment of any medical condition is restricted for use by a healthcare insurer, health benefit plan, or utilization review organization through the use of a step therapy protocol, a patient and prescribing healthcare provider shall have access to a clear, readily accessible, and convenient process to request a step therapy protocol exception. The healthcare insurer, health benefit plan, or utilization review organization shall grant or deny a request for a step therapy protocol exception within 72 hours of receiving the request or 24 hours in the case of exigent circumstances.
- Arkansas law also prohibits an insurance policy that provides coverage for the treatment of metastatic cancer from limiting or excluding coverage for an approved drug by mandating that a covered person undergo step therapy unless use of the preferred drug is consistent with certain best practices.



# Biosimilar Substitution

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" by the U.S. Food and Drug Administration (FDA), would save costs for the patient, and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

Because Arkansas has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. Arkansas obtained federal approval to use Medicaid expansion funds to subsidize premiums for beneficiaries who purchase private health insurance through the health insurance marketplace. Under a Section 1115 waiver approved by the Centers for Medicare & Medicaid Services (CMS). Arkansas replaced its previous Medicaid expansion program (Arkansas Works) with a new program entitled Arkansas Health and Opportunity for Me (ARHOME). Although ARHOME does not include work requirements, there are incentives for beneficiaries to look for work. Effective January 1, 2023, the state may no longer charge premiums to enrollees with income above the poverty level. Arkansas has submitted a request to CMS to allow Qualified Health Plans (QHPs) to provide incentives to enrollees for participating in health and economic-related initiatives. For more details on Medicaid expansion in Arkansas, click here.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Senior Health Insurance Information Program (SHIIP)

Phone: 1-800-224-6330

#### **ABOUT**<sup>5</sup>:

- SHIIP's local counselors offer free one-to-one in-person or over-thephone guidance regarding Medicare, Medicare Advantage Plans, Medicare Supplements, and Medicare Part D (drug plans).
- SHIIP partners perform a screening to determine if a Medicare recipient is eligible for a low-income subsidy or help with drug costs. SHIIP and its partners also examine ways to lower out-of-pocket Medicare expenses or review other ways to save money.



### State Pharmaceutical Assistance Programs (SPAPs)

Arkansas AIDS Drug Assistance Program (ADAP)6

Phone: 1-501-661-2408



# Click the book icons for additional info

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# **CALIFORNIA**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in California include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



# Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

- California law protects against non-medical switching limitations by prohibiting health plans from "limiting or excluding" coverage for a previously prescribed drug as long as the provider continues to prescribe it, and the drug is considered "safe and effective" for the enrollee's medical condition. However, this provision does not preclude a plan from "charging the enrollee a co-payment or deductible," and it remains unclear whether this means that the plan would be obligated to continue covering the excluded drug at the same patient cost sharing level. The prohibitions on formularies from discouraging the enrollment of individuals with health conditions are in place until January 1, 2024.
- Additionally, California law prohibits a drug formulary maintained by a healthcare service plan or a health insurer from containing more than 4 tiers and requires that an enrollee or insured not pay more than the retail price for a prescription drug if the pharmacy's retail price is less than the applicable co-payment or coinsurance amount until January 1, 2024.

#### **STEP THERAPY<sup>2</sup>:**

- California law provides that a request for an exception to a step therapy process must use the state's uniform prior authorization forms, plans must establish an expeditious process to handle such requests, and that plans must submit this process, including the criteria for evaluating step therapy override requests, to the state.
- If there is more than one drug that is clinically appropriate for the treatment of a medical condition, a healthcare service plan that provides coverage for prescription drugs may require step therapy but must expeditiously grant a request for a step therapy exception if a prescribing provider submits necessary justification and clinical documentation supporting the provider's determination that the required prescription drug is inconsistent with good professional practice for provision

of medically necessary covered services to the enrollee, taking into consideration the enrollee's needs, medical history, and the professional judgment of the enrollee's provider.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

 Because California has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in California, click here.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

<u>California Department of Aging's Health Insurance Counseling and Advocacy</u> Program (HICAP)

Phone: 1-800-434-0222

#### ABOUT5:

 HICAP provides free, confidential one-on-one counseling, education, and assistance to individuals and their families on Medicare, Long-Term Care insurance, other health insurance related issues, and planning ahead for Long-Term Care needs. HICAP counselors are trained in Medi-Cal and Medicare and can help explain complex insurance options.



State Pharmaceutical Assistance Programs (SPAPs)

California AIDS Drug Assistance Program (ADAP)<sup>6</sup>

Phone: 1-916-558-1784

California Prescription Drug Discount Program<sup>7</sup>

Phone: 1-916-518-3100



# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# **COLORADO**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Colorado include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

• Effective January 1, 2024, an override exception request will be granted if the patient's healthcare provider demonstrates certain criteria. In addition, a pharmacy benefits manager (PBM) may not modify to a patient's current prescription drug formulary during the plan year for plans in the individual market. The PBM may, however, move the drug to a tier with higher cost-sharing during the plan year under certain circumstances and with advance notice to enrollees.

#### STEP THERAPY<sup>2</sup>:

- Effective January 1, 2024, a carrier, private utilization review organization, or PBM that uses step therapy must use clinical review criteria to establish the protocol and publish it online. A carrier, private utilization review organization, or PBM must grant a step therapy exception request if the prescribing provider provides justification that: (1) the required drug is contraindicated or will likely cause an adverse reaction or harm; (2) the required drug is ineffective; (3) the covered person has tried and failed the required drug; or (4) the covered person is stable on a drug after undergoing step therapy or having sought and received a step therapy exception. Step therapy exception requests must be granted or denied within 3 days after receipt of request, or 24 hours in exigent circumstances.
- Currently, Colorado prohibits an insurance carrier from requiring a covered person
  to undergo step therapy when being treated for a terminal condition, or if the
  covered person has tried a step-therapy-required drug under a health benefit plan
  and the drug was discontinued by the manufacturer. An insurance carrier that covers
  treatment for stage IV advanced metastatic cancer may not require a patient to follow
  a step therapy protocol prior to receiving a drug approved for treatment.
- Effective January 1, 2025, with respect to a covered drug prescribed for mental illness, an insurer's step therapy protocol may only require a covered person to try one prescription drug other than the drug prescribed by the provider prior to providing coverage for the prescribed drug and if a covered person's provider attests on a form that certain conditions are met, the insurer must cover the drug prescribed without requesting step therapy.

• In May 2023, Colorado enacted revisions to its state Medicaid program's step therapy protocols and requires the state department of healthcare policy and financing review and determine if an exception to step therapy is granted if the prescribing provider submits a prior authorization request with justification and supporting clinical documentation for treatment of a serious or complex medical condition and to provide a response to a prior authorization request for a step-therapy exception within 24 hours after receipt of the request.



# **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist is required to notify the prescribing practitioner and the patient about the substitution.<sup>2</sup>



### **Medicaid Expansion**

 Because Colorado has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Colorado, click here.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Senior Health Care & Medicare Assistance (Colorado SHIP & SMP)

Phone: 1-888-696-7213

#### ABOUT5:

 The SHIP Program helps Medicare enrollees navigate the Medicare system and provides free, unbiased, and individualized information. Colorado's SHIP Program is housed within the Division of Insurance and has 17 local locations at partner agencies around the state.



State Pharmaceutical Assistance Programs (SPAPs)

Colorado State Drug Assistance Program (SDAP)<sup>6</sup>

Phone: 1-303-692-2000



# ADDITIONAL PROGRAMS AND RESOURCES

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# CONNECTICUT



# Low Income Subsidy (LIS) Programs

Medicare patients who have limited income and resources may qualify
for "Extra Help" to pay for prescription drugs. The LIS programs in
Connecticut include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>,
<u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>,
and <u>Wellcare Classic</u>.¹



# **Medicaid Expansion**

 Because Connecticut has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Connecticut, <u>click here</u>.<sup>3,4</sup>



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# Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

 Connecticut does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage, but does have protections related to continued treatment by a physician.

#### **STEP THERAPY<sup>2</sup>:**

 Connecticut limits the duration of the use of step therapy to 60 days. After 60 days, an insured's treating healthcare provider may deem the step therapy regimen clinically ineffective for the insured, and the entity must authorize dispensation of and coverage for the drug prescribed by the insured's treating healthcare provider, provided such drug is a covered drug under such policy or contract.

Pharmacists may substitute a biological product for the prescribed

reference biologic only if it is deemed to be an "interchangeable"

biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist is required to notify the prescribing practitioner and the patient about the substitution.<sup>2</sup>



State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

The CHOICES Program Phone: 1-800-994-9422

#### ABOUT5:

- Connecticut's program for Health Insurance Assistance Outreach, Information, Referral, Counseling and Eligibility Screening (CHOICES) is a cooperative program of the State of Connecticut Department of Social Services, the Area Agencies on Aging, and the Center for Medicare Advocacy, aimed at providing information to persons 60 years of age and older, as well as persons with disabilities.
- Calling CHOICES puts patients in touch with a counselor in their local area.



State Pharmaceutical Assistance Programs (SPAPs)

Connecticut AIDS Drug Assistance Program (CADAP)6

Phone: 1-800-424-3310

Biosimilar Substitution

References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn. Accessed May 11, 2023. 2. Data on file. Johnson & Johnson Health Care Systems Inc. 3. KKF Status of State Action on the Medicaid Expansion Decision. https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/. Accessed May 9, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Connecticut State Department of Aging and Disability Services. https://portal.ct.gov/AgingandDisability/Content-Pages/Programs/CHOICES-Connecticuts-program-for-Health-insurance-assistance-Outreach-Information-and-referral-Couns. Accessed July 25, 2023. 6. ADAP Advocacy Association (AAA) AIDS Drug Assistance Programs (ADAP) Directory. http://adap.directory/directory. Accessed May 11, 2023.



# **DELAWARE**



# Low Income Subsidy (LIS) Programs

Medicare patients who have limited income and resources may qualify
for "Extra Help" to pay for prescription drugs. The LIS programs in
Delaware include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>,
<u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic.</u>¹



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Delaware appears to have limited continuity of care protections that only apply to qualified health plans on the Delaware Exchange.

#### **STEP THERAPY<sup>2</sup>:**

- Under Delaware law, when coverage of a prescription drug for the treatment of any medical condition is restricted for use by an insurer, health plan, or utilization review entity through the use of a step therapy protocol, the patient and prescribing practitioners must have access to a clear, readily accessible and convenient process to request a step therapy exception determination. The law also provides that under certain circumstances, the step therapy exception determination must be expeditiously granted. An insurer, health service corporation, health plan, or utilization review entity must grant or deny a step therapy exception request within 2 business days of receipt.
- Currently, state law requires individual, group, and blanket health insurance policies to cover any medically appropriate drug approved by the U.S. Food and Drug Administration (FDA) for the treatment of stage IV metastatic cancer without requiring a patient to first prove that the patient failed to respond to a different drug or drugs. Some protection appears to be provided under the requirement that health plans provide coverage for any drug prescribed to treat patients with "chronic, disabling, or life-threatening illness." It is unclear how health insurance carriers in the state have implemented this provision. Delaware law also provides for an exceptions process for drugs placed on a plan's "specialty tier" that protects access to drugs that treat rheumatoid arthritis, among other conditions. Additionally, individual, group, and blanket insurance plans must provide an explanation of pre-authorization policies and utilization review entities must complete their process or render an adverse determination and notify the covered person's healthcare provider within 2 business days of obtaining a pre-authorization.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA and meets other state law requirements. The pharmacist is required to notify the prescribing practitioner and the patient about the substitution.<sup>2</sup>



# Medicaid Expansion

 Because Delaware has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Delaware, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Delaware Medicare Assistance Bureau (DMAB)

Phone: 1-800-336-9500

#### ABOUT5:

- Provides free health insurance counseling for people with Medicare.
   Patients can schedule counseling sessions with local, trained volunteers.
   Empowers people with Medicare to better understand options and make health insurance decisions.
- Counselors assist with logistics regarding Medicare, Medicaid, Medigap, long-term care insurance, and other types of health insurance.
   Counselors are volunteers with extensive training on health insurance.
   One-on-one counseling is objective and confidential. They are currently accepting volunteers.



# State Pharmaceutical Assistance Programs (SPAPs)

Delaware AIDS Drug Assistance Program (ADAP)6

Phone: 1-302-744-1050

Delaware Prescription Assistance Program<sup>7</sup>

Phone: 1-800-996-9969



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# DISTRICT OF COLUMBIA



# Low Income Subsidy (LIS) Programs

Medicare patients who have limited income and resources may qualify
for "Extra Help" to pay for prescription drugs. The LIS programs in the
District of Columbia include: <u>Aetna Medicare SilverScript Choice</u>,
<u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>,
and <u>Wellcare Classic</u>.¹



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 The District of Columbia does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 A health benefit plan that provides coverage for prescription drugs and utilizes a tiered formulary must provide a member or member representative with the right to request that a non-preferred drug be covered if the prescribing physician determines that the preferred drug for treatment of the same condition either would not be as effective for the individual or would have adverse effects for the individual, or both.



# Biosimilar Substitution

 Upon receipt of a prescription for a brand name drug, a pharmacist may dispense a generically equivalent drug product or interchangeable biological product, as listed in the U.S. Food and Drug Administration's (FDA) Orange Book, if requested by the purchaser, and meets other specified requirements. The pharmacist is required to notify the prescribing practitioner and the patient about the substitution.<sup>2</sup>



# **Medicaid Expansion**

 Because the District of Columbia has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in the District of Columbia, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

DC State Health Insurance Assistance Program (SHIP)

Phone: 1-202-727-8370

#### ABOUT5:

Medicare beneficiaries, their families, and caregivers living in the District
of Columbia can access free health insurance information, counseling,
education, and assistance through the DC SHIP. Trained SHIP counselors
can provide information regarding the ins and outs of Medicare. DC SHIP
can also assist with resolving unpaid medical bills, making appeals for
denials of medical services, and obtaining prescription medications.



# State Pharmaceutical Assistance Programs (SPAPs)

DC AIDS Drug Assistance Program (ADAP)6

Phone: 1-202-671-4900



# Click the book icons

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
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  National Foundations
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# **FLORIDA**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Florida include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



# Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Florida does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### STEP THERAPY<sup>2</sup>:

- Florida law prohibits a health insurer or HMO that issues a major medical or individual group policy from requiring a step therapy protocol for a covered prescription drug requested by an insured if: (a) the insured was previously approved to receive the prescription drug after completing a step therapy protocol required by a separate coverage plan; and (b) the insured provides documentation that the health coverage plan approved the prescription drug and paid for the drug on the insured's behalf during the 90 days immediately before the request.
- Health insurers and HMOs must establish a step therapy protocol exemption process. The procedure for the exemption or for appealing denied exemption requests must be published on their website and provided to insureds in writing and must include certain minimum requirements.



# **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist is required to notify the patient about the substitution.<sup>2</sup>



### **Medicaid Expansion**

As of May 2023, Florida has not expanded Medicaid.<sup>3,4</sup>



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
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- Patient Assistance
  Programs &
  National Foundations
- Advocacy Connector
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# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

SHINE (Serving Health Insurance Needs of Elders)

Phone: 1-800-963-5337

#### ABOUT5:

 The SHINE program provides health insurance information and free, unbiased, and confidential counseling assistance to Medicare beneficiaries, their families, and caregivers. Trained volunteers assist with Medicare, Medicaid, and health insurance questions in one-on-one counseling.



State Pharmaceutical Assistance Programs (SPAPs)

Florida AIDS Drug Assistance Program (ADAP)6

Phone: 1-850-245-4422

Florida Discount Drug Card Program<sup>7</sup>

Phone: 1-866-341-8894



# **GEORGIA**



## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Georgia include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, and Wellcare Classic.<sup>1</sup>

Treatment Access: Get On It and Stay On It

Georgia does not appear to have any continuity of care provisions or

non-medical switching limitations that apply specifically to prescription

drug coverage, but does have protections related to continued treatment

• Health benefit plans that cover treatment for stage IV advanced metastatic

cancer are prohibited from limiting or excluding coverage of an U.S. Food

and Drug Administration (FDA) approved drug by requiring a fail-first

process. Under Georgia law, health plans must grant exceptions to their

CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

step therapy requirements under certain circumstances.



## **Medicaid Expansion**

As of May 2023, Georgia has not expanded Medicaid.<sup>3,4</sup>



Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
  Authorization (PA) Form
- Oral Parity Laws
- Patient Assistance
  Programs &
  National Foundations
- Advocacy Connector
- **Elected Officials**
- View a glossary of common healthcare terms

### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

#### Georgia SHIP

Phone: 1-866-552-4464 and select option 4

#### ABOUT5:

- Georgia SHIP provides free, unbiased information and assistance to Medicare beneficiaries and their caregivers with health and drug plans
- Local assistance is available for health insurance related issues, including Medicare, prescription drug assistance, financial assistance programs and long-term care insurance
- Georgia SHIP services are provided through 3 Area Agencies on Aging— Action Pact, Inc., the Senior Citizens Council of Greater Augusta and the Central Savannah River Area (CSRA), Georgia, Inc.—as well as the Georgia Legal Services Program in the Atlanta metro area



by a physician.

STEP THERAPY<sup>2</sup>:

# **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA and meets other state law requirements.<sup>2</sup>



State Pharmaceutical Assistance Programs (SPAPs)

Georgia AIDS Drug Assistance Program (ADAP)6

Phone: 1-404-656-9805

References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn. Accessed May 11, 2023. 2. Data on file. Johnson & Johnson Health Care Systems Inc. 3. KKF Status of State Action on the Medicaid Expansion Decision. https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/. Accessed May 9, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Georgia Department of Human Services. https://aging.georgia.gov/georgia-ship. Accessed July 25, 2023. 6. ADAP Advocacy Association (AAA) AIDS Drug Assistance Programs (ADAP) Directory. http://adap.directory/directory.



# **HAWAII**



# Low Income Subsidy (LIS) Programs

• Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Hawaii include: Aetna Medicare SilverScript Choice, Cigna Secure Rx, Clear Spring Health Value Rx, UnitedHealthcare AARP® MedicareRx Saver Plus, and Wellcare Classic.¹



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Hawaii does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage, but does have protections related to continued treatment by a physician.

#### STEP THERAPY<sup>2</sup>:

 Hawaii does not appear to have any laws or regulations that apply specifically to step therapy/fail-first requirements.



### **Biosimilar Substitution**

• Pharmacists may substitute a biological product for the prescribed reference biologic if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. Pharmacists must inform consumers of interchangeable biological products from the Hawaii List of Equivalent Generic Drug Products and Interchangeable Biological Products when filling a prescription order and communicate the product name and manufacturer to the practitioner after dispensing the product. The least expensive interchangeable biological product must be offered to the consumer.<sup>2</sup>



# **Medicaid Expansion**

 Because Hawaii has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Hawaii, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Hawaii State Health Insurance Assistance Program (SHIP)

Phone: 1-808-586-7299

#### ABOUT5:

 Hawaii SHIP provides free, unbiased, local, one-on-one Medicare counseling to Medicare-eligible individuals, their families, caregivers, and soon-to-be retirees. Hawaii SHIP also offers free, virtual presentations on Medicare-related topics and participates in health fairs and exhibitions for older adults and people with disabilities.



# State Pharmaceutical Assistance Programs (SPAPs)

Hawaii HIV Drug Assistance Program (HDAP)6

Phone: 1-808-733-9360



# Click the book icons

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
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- Oral Parity Laws
- Patient Assistance
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  National Foundations
- Advocacy Connector
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# IDAHO



## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Idaho include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx</u> <u>Plan</u>, and <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>.¹



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Idaho does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 Idaho does not appear to have any laws or regulations that apply specifically to step therapy/fail-first requirements.



### **Medicaid Expansion**

 Because Idaho has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Idaho, <u>click here</u>.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Senior Health Insurance Benefits Advisors (SHIBA)

Phone: 1-800-247-4422

#### ABOUT5:

 SHIBA offers free and unbiased information, counseling, and assistance regarding senior health insurance. Volunteers/advocates are trained to provide individual counseling to seniors and their caregivers. Coordinators make educational presentations and disseminate information on Medicare and other senior health insurance issues.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



State Pharmaceutical Assistance Programs (SPAPs)

Idaho Ryan White Part B AIDS Drug Assistance Program (ADAP)<sup>6</sup> Phone: 1-208-334-5612



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# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# **ILLINOIS**



## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Illinois include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic.</u>¹



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

- Health insurers must grant a formulary exception if, among other reasons, "the patient is stable on a prescription drug selected by his or her healthcare provider for the medical condition under consideration while on a current or previous health insurance or health benefit plan."
   Additionally, health insurers shall not modify an enrollee's coverage of a drug during the plan year if certain conditions are met.
- Health insurers are prohibited from removing a drug from its formulary or negatively changing its preferred or cost-tier sharing unless the health insurer provides specified notifications to enrollees at least 60 days before making the formulary change.
- Health insurers must honor a prior authorization granted to an enrollee from a previous health insurance issuer for at least the initial 90 days of the enrollee's coverage under a new health plan, subject to the terms of the member's coverage agreement.

#### **STEP THERAPY<sup>2</sup>:**

• Illinois requires health insurers that offer qualified health plans to implement an exceptions process for step therapy requirements and formulary exclusions and insurers must grant requests under certain circumstances.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



### Medicaid Expansion

 Because Illinois has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Illinois, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Senior Health Insurance Program (SHIP)

Phone: 1-800-252-8966

#### ABOUT5:

 Illinois's Senior Health Insurance Program (SHIP) is a free statewide health insurance counseling service for Medicare beneficiaries and their caregivers.



State Pharmaceutical Assistance Programs (SPAPs)

The Illinois Ryan White Part B AIDS Drug Assistance Program (ADAP-Medication Assistance)<sup>6</sup>

Phone: 1-800-825-3518



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# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
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- Patient Assistance
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  National Foundations
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- Elected Officials
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# INDIANA



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Indiana include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>UnitedHealthcare AARP® MedicareRx</u> <u>Saver Plus</u>, and <u>Wellcare Classic</u>.¹



### Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

• Indiana offers some protection against formulary changes by requiring plans to provide an enrollee with a 60-day supply of a prescription drug subject to the formulary removal or change under the terms that applied before the removal or change.

#### **STEP THERAPY<sup>2</sup>:**

 Certain health plans must establish an exception process for any step therapy requirements and grant exception requests in certain situations.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

Because Indiana has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. In June 2021, the Centers for Medicare & Medicaid Services (CMS) issued a letter moving to withdraw the state's approved work requirement. For more details on Medicaid expansion in Indiana, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

State Health Insurance Assistance Program (SHIP)

Phone: 1-800-452-4800

#### ABOUT5:

- SHIP sites are located throughout the state of Indiana. Patients can visit a local SHIP site in order to arrange an in-person counselor meeting or to have questions answered by phone.
- Counselors are trained volunteers who can answer questions about Medicare, Medicare Advantage, Medicare supplemental insurance, Medicaid, long-term care insurance, prescription coverage, or low-income assistance.



# State Pharmaceutical Assistance Programs (SPAPs)

Indiana AIDS Drug Assistance Plan<sup>6</sup>

Phone: 1-866-588-4948

HoosierRx7

Phone: 1-866-267-4679



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# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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- Oral Parity Laws
- Patient Assistance
  Programs &
  National Foundations
- Advocacy Connector
- Elected Officials
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References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn. Accessed May 11, 2023. 2. Data on file. Johnson & Johnson Health Care Systems Inc. 3. KKF Status of State Action on the Medicaid Expansion Decision. https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/. Accessed May 9, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Indiana Department of Insurance. https://www.in.gov/ship/. Accessed May 11, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Indiana Department of Insurance. https://www.in.gov/ship/. Accessed May 11, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Indiana Department of Insurance. https://www.in.gov/ship/. Accessed May 11, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Indiana Department of Insurance. https://www.in.gov/ship/. Accessed May 11, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Indiana Department of Insurance. https://www.in.gov/ship/. Accessed May 11, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Indiana Department of Insurance. https://www.in.gov/ship/. Accessed May 11, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Indiana Department of Insurance. https://www.medicare.pov/ship/. Accessed May 11, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Indiana Department of Insurance. https://www.medicare.pov/ship/. Accessed May 11, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Indiana Department of Insurance. https://www.medicare.pov/ship/. Accessed May 11, 2023. 4. Data on file. Johnson & Johnso





## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Iowa include: Aetna Medicare SilverScript Choice, Cigna Secure Rx, Clear Spring Health Value Rx, Humana Basic Rx Plan, United Healthcare AARP® MedicareRx Saver Plus, and Wellcare Classic.1



### **Medicaid Expansion**

 Because Iowa has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Iowa, click here.<sup>3,4</sup>



### Click the book icons for additional info

### ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- **Standard Prior** Authorization (PA) Form
- **Oral Parity Laws**
- **Patient Assistance** Programs & **National Foundations**
- **Advocacy Connector**
- **Elected Officials** 
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### Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

· lowa does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

• Step therapy protocols must be based on evidence-based clinical practice guidelines and exceptions to step therapy protocols must be granted by an insurer, health carrier, or utilization review organization under certain circumstances.



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Senior Health Insurance Information Program (SHIIP)

Phone: 1-800-351-4664

#### ABOUT5:

- SHIIP offers confidential, one-on-one counseling throughout Iowa from trained volunteers. The counseling is free.
- The website lists SHIIP locations by county. Patients can locate a nearby site and then call to set up an appointment.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



gov/find-a-shiip-counselor. Accessed July 25, 2023. 6. ADAP Advocacy Association (AAA) AIDS Drug Assistance Programs (ADAP) Directory. http://adap.directory/directory. Accessed May 11, 2023.

State Pharmaceutical Assistance Programs (SPAPs)

Iowa AIDS Drug Assistance Program (ADAP)6

References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. https://www.cms.gov/Medicare/Prescription-Drug-Coverage/ Expansion Decision. https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/. Accessed May 9, 2023. 4. Data on file. Johnson & Johnson Health Insurance Information Program. https://shiip.iowa.

Phone: 1-515-380-6942

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# **KANSAS**



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Kansas include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Kansas does not appear to have continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 Kansas Medicaid (KanCare) allows for health insurers to engage in step therapy, but requires that they grant exception requests in certain situations and provides for a 72-hour expedited appeal process.
 Additionally, step therapy may not be used in certain situations if a patient is receiving treatment for multiple sclerosis.



# Biosimilar Substitution

• Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 5 days of the exchange and comply with certain recording requirements. A pharmacist may not substitute a biosimilar product for a prescribed biologic if the provider notes "dispense as written" on the prescription.<sup>2</sup>



## **Medicaid Expansion**

As of May 2023, Kansas has not expanded Medicaid.<sup>3,4</sup>



# Click the book icons

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
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- Oral Parity Laws
- Patient Assistance
  Programs &
  National Foundations
- Advocacy Connector
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# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

Senior Health Insurance Counseling for Kansas (SHICK)

Phone: 1-800-860-5260

#### ABOUT5:

- SHICK is a free program offering older Kansans an opportunity to talk with trained, community volunteers and get answers to questions about Medicare and other insurance issues. SHICK provides many resources to assist with navigating Medicare.
- Trained volunteer counselors help people stay informed on changing conditions in healthcare insurance and to simplify the process. Volunteers do not work for any insurance companies. Their purpose is to educate and assist the public to make informed decisions.



### State Pharmaceutical Assistance Programs (SPAPs)

Kansas AIDS Drug Assistance Program (ADAP)<sup>6</sup>

Phone: 1-785-296-6174

References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn. Accessed May 11, 2023. 2. Data on file. Johnson & Johnson Health Care Systems Inc. 3. KKF Status of State Action on the Medicaid Expansion Decision. https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/. Accessed May 9, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Kansas Department for Aging and Disability Services. https://kdads.ks.gov/kdads-commissions/long-term-services-supports/aging-services/medicare-programs/shick. Accessed July 25, 2023. 6. ADAP Advocacy Association (AAA) AIDS Drug Assistance Programs (ADAP) Directory. http://adap.directory/directory. Accessed May 11, 2023.



# **KENTUCKY**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Kentucky include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>UnitedHealthcare AARP® MedicareRx</u> Saver Plus, and Wellcare Classic.¹



# Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

 Kentucky does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage, but does have protections related to continued treatment by a physician.

#### **STEP THERAPY<sup>2</sup>:**

- Kentucky has limitations on step therapy protocols, including requiring
  a clear and abbreviated exception process and affording relatively broad
  authority to the prescriber to override a step therapy process. Additionally,
  managed care plans in Kentucky must have an exceptions policy for drugs
  that are not included on the formulary.
- Effective January 1, 2023, clinical review criteria developed to establish a step therapy protocol must be based on certain clinical practice guidelines or peer reviewed publications and must make such criteria available on its websites and to health care professionals upon request. Additionally, the step therapy exception request process must be readily accessible and be available on its website.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

 Because Kentucky has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Kentucky, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

<u>Kentucky State Health Insurance Assistance Program (SHIP)</u> Phone: 1-877-293-7447 (option #2)

#### ABOUT5:

- Kentucky SHIP provides information, counseling, and assistance to seniors and disabled individuals, their family members, and caregivers. This service is provided at no charge.
- The program seeks to educate the general public and Medicare beneficiaries so they are better able to make informed decisions about their healthcare. SHIP does not sell any health insurance products.



# State Pharmaceutical Assistance Programs (SPAPs)

Kentucky AIDS Drug Assistance Program (KADAP)6

Phone: 1-866-510-0005

Kentucky Prescription Assistance Program<sup>7</sup>

Phone: 1-800-633-8100



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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- Patient Assistance
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# **LOUISIANA**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Louisiana include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare</u> <u>AARP® MedicareRx Saver Plus</u>, and Wellcare Classic.¹



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

Louisiana offers a transition period and appeals process for enrollees faced
with a non-medical switching situation. Health plans are required to cover
a prescription drug that had been previously approved for coverage at the
same level "until the enrollee's plan renewal date." Additionally, state law
requires plans to give 60-days' notice to enrollees affected by a coverage
change for a drug or an "intravenous infusion" to allow the enrollee to file
an appeal to continue on previously prescribed therapy.

#### **STEP THERAPY<sup>2</sup>:**

• Louisiana imposes certain limitations on step therapy protocols, including by requiring a clear and convenient exception process, and an override in certain circumstances. Health plans are required to abide by certain standards in developing step therapy protocols. Additionally, plans are prohibited from using step therapy to restrict any prescription benefit for the treatment of stage IV advanced metastatic cancer or associated conditions if use of the prescribed drug is consistent with certain best practices and supported by peer-reviewed, evidence-based medical literature. If a prescribed drug is denied by a health plan based upon step therapy, the plan must provide the prescriber with a list of the alternative drugs. Medicaid managed care plans must have an exceptions policy for drugs that are not included on the formulary. Louisiana also places certain restrictions on the ability of pharmacy benefit managers to require beneficiaries to follow a step therapy protocol.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



# Medicaid Expansion

 Because Louisiana has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Louisiana, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Senior Health Insurance Information Program (SHIIP)

Phone: 1-225-342-5301

#### ABOUT5:

 The SHIIP helps Medicare beneficiaries better understand their Medicare coverage options and benefits. Counselors help seniors make informed decisions by providing free and unbiased guidance via telephone or face-to-face interactive sessions.



State Pharmaceutical Assistance Programs (SPAPs)

Louisiana Health Access Program (LA HAP)<sup>6</sup>

Phone: 1-504-568-7474



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

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# MAINE



## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Maine include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.¹



# Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

Maine requires health plans to cover previously approved prescription
drugs for transitioning enrollees until a new insurance carrier conducts
a review of the previous carrier's prior authorization. Further, the prior
authorization of the previous carrier must be honored for up to 6 months
if requested during the review by the enrollee's provider. If a health plan
removes a drug from its formulary, it must notify enrollees of their right to
request a formulary exception. If an enrollee has already obtained prior
authorization for a drug that is later removed from the formulary, the plan
must honor the prior authorization until it expires (with limited exceptions).

#### **STEP THERAPY<sup>2</sup>:**

• Under Maine law, health plans must base step therapy protocols on clinical practice guidelines or peer-reviewed publications. Enrollees and prescribers must have access to a clear and abbreviated exception process, and exceptions must be granted under certain circumstances. Additionally, Maine requires health plans to provide explanations of step therapy requirements online. Health plans executed, delivered, issued for delivery, continued, or renewed on or after January 1, 2022: (1) must grant an exception for prescription drugs intended to assess or treat an enrollee's serious mental illness; and (2) are prohibited from using step therapy for at least one HIV prevention drug per method of administration.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



# Medicaid Expansion

 Because Maine has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Maine, click here.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

State Health Insurance Assistance Program (SHIP)

Phone: 1-877-353-3771

#### ABOUT5:

Maine SHIP's trained health insurance counselors are available throughout
Maine to provide information about Medicare and other health insurance
issues. Maine SHIP services are free, confidential, and available to older
people and people who have Medicare because of a disability. Maine SHIP
Counselors do not sell insurance or recommend policies.



# State Pharmaceutical Assistance Programs (SPAPs)

Maine AIDS Drug Assistance Program (ADAP)6

Phone: 1-207-287-3747

Maine Low Cost Drugs for the Elderly or Disabled Program (DEL) Benefit<sup>7</sup>

Phone: 1-866-796-2463



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# **MARYLAND**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Maryland include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

- Maryland law requires health insurers to give members 30 days' notice
  when prescription drugs are removed from the formulary or moved to a
  higher tier and implement a process for members to request exceptions.
  Additionally, health insurers must honor a prior authorization granted to a
  member from a previous insurer for at least 30 days after the member has
  switched health insurance plans. Insurers are also required to honor their
  own prior authorizations under certain circumstances.
- Maryland law also provides protections against non-medical switching by limiting the circumstances under which pharmacy benefits managers may make "therapeutic interchanges" involving prescription drugs.

#### **STEP THERAPY<sup>2</sup>:**

Health plans must allow prescribers to override step therapy protocols under certain circumstances. Maryland prohibits the use of step therapy if the prescription drug is used to treat stage IV advanced metastatic cancer and the use is consistent with best practices. Additionally, health insurers must establish and implement a process by which an enrollee may receive a prescription drug that is not on formulary. Effective January 1, 2024, covered health insurers, nonprofit health service plans, health maintenance organizations, and pharmacy benefits managers must have a private review agent make a determination on a step therapy exception request submitted electronically in real time if certain conditions are met or within 1 business day after receiving all information necessary to make the determination.



### **Biosimilar Substitution**

• Pharmacists may substitute a biosimilar for the prescribed reference biologic if: (1) the U.S. Food and Drug Administration (FDA) has determined that it is "interchangeable" with the prescribed biologic; (2) the biosimilar is less expensive than the prescribed biologic; and (3) the prescribing provider has not indicated that no substitution can be made. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 5 days of the exchange and comply with certain recording requirements.<sup>2</sup>



# **Medicaid Expansion**

 Because Maryland has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Maryland, <u>click here</u>.<sup>3,4</sup>



State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Senior Health Insurance Assistance Program (SHIP)

Phone: 1-800-243-3425 or 1-410-767-1100

#### ABOUT5:

 SHIP meets the most universal needs of Medicare beneficiaries, such as understanding their health insurance benefits, bills, and rights. SHIP's trained staff and volunteer counselors in all 23 counties and Baltimore City provide in-person and telephone assistance. SHIP counseling services are confidential and free of charge.



State Pharmaceutical Assistance Programs (SPAPs)

Maryland AIDS Drug Assistance Program (MADAP)6

Phone: 1-410-767-6535

Maryland Senior Prescription Drug Assistance Program (SPDAP)<sup>7</sup>

Phone: 1-800-551-5995



Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# **MASSACHUSETTS**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Massachusetts include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare</u> <u>AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



### Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

• For health benefit plans delivered, issued for delivery, or renewed after October 1, 2023, Massachusetts requires plans to have a continuity of coverage policy applicable while an insured's step therapy protocol exception request is being reviewed. The continuity of coverage policy must include at least a 30-day fill of a U.S. Food and Drug Administration (FDA)-approved drug reimbursed through a pharmacy benefit that the insured has already been prescribed and on which the insured is stable, without any greater deductible, coinsurance, copayments, or out-of-pocket limits than would otherwise apply to drugs covered by the plan.

#### **STEP THERAPY<sup>2</sup>:**

• For health benefit plans delivered, issued for delivery, or renewed after October 1, 2023, when coverage of a prescription drug for the treatment of any medical condition is restricted for use by a carrier directly or through a utilization review organization through the use of a step therapy protocol, the insured and prescribing healthcare provider must have access to a clear, readily accessible and convenient process to request an exception to the step therapy protocol. The law also provides that under certain circumstances, the step therapy exception must be granted. An insurer, health service corporation, health plan, or utilization review entity must grant or deny a step therapy exception request within 3 business days of receipt of all necessary information to establish the medical necessity of the prescribed treatment. The law also provides that under certain circumstances, the step therapy exception determination must be granted within 24 hours of receipt of all necessary information to establish the medical necessity of the prescribed treatment.

 Massachusetts additionally provides that managed care plans must provide easy access to current formularies in writing, via the internet, and by phone. Also, the state has a catastrophic prescription drug plan, which allows elderly individuals to obtain a non-preferred drug at the co-payment level of a preferred drug and provides for an appeal of the exclusion of any prescription drug from any formulary established under the program.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

 Because Massachusetts has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Massachusetts, <u>click here</u>.<sup>3,4</sup>



State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

Serving the Health Insurance Needs of Everyone (SHINE)

Phone: 1-800-243-4636

#### ABOUT5:

• The SHINE Program provides free health insurance information and counseling to all Massachusetts residents with Medicare and their caregivers.



State Pharmaceutical Assistance Programs (SPAPs)

Massachusetts HIV Drug Assistance Program (HDAP)6

Phone: 1-617-502-1700

Massachusetts Prescription Advantage<sup>7</sup>

Phone: 1-800-243-4636



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

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# **MICHIGAN**



## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Michigan include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic.</u>¹



### Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

 Michigan does not appear to have continuity of care provisions or non-medical switching limitations specifically applicable to prescription drugs. Michigan's Medicaid program, MI Health Link (MHL), provides for continuity of care for treatment initiated prior to enrollment, which must be authorized by the MHL health plan.

#### **STEP THERAPY<sup>2</sup>:**

 Effective June 2022, the Michigan Medicaid program cannot require prior authorization for certain prescription drugs recognized in a generally accepted standard medical reference under specific classifications or for treatment of specific conditions.



### **Biosimilar Substitution**

• Pharmacists may substitute a biological product for the prescribed reference biologic only if: (1) it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA); (2) the biosimilar is less expensive than the prescribed biologic; and (3) the prescribing provider has not indicated that no substitution can be made by writing "dispense as written" or "d.a.w." on the prescription. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 5 days of the exchange and comply with certain recording requirements.<sup>2</sup>



# **Medicaid Expansion**

• Because Michigan has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. In March 2020, a federal judge overturned the state's approved work requirement and in April 2021, the Centers for Medicare & Medicaid Services (CMS) issued a letter moving to withdraw the state's approved work requirement. For more details on Medicaid expansion in Michigan, click here. 34



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Medicare/Medicaid Assistance Program (MMAP)

Phone: 1-800-803-7174

#### ABOUT5:

- MMAP, Inc. provides free health-benefit counseling services. MMAP
  counselors answer questions and act as guides through the Medicare and
  Medicaid programs. MMAP counselors also conduct public presentations
  on Medicare, Medicaid, Medicare supplemental insurance, long term care
  insurance, Medicare Health Plans options, Medicare/Medicaid fraud and
  abuse, and other issues.
- MMAP sites are housed in regional Area Agencies on Aging, County Departments on Aging, Senior Services Agencies, Commissions on Aging, and other similar organizations located throughout Michigan.



### State Pharmaceutical Assistance Programs (SPAPs)

Michigan HIV/AIDS Drug Assistance Program (MIDAP)6

Phone: 1-888-826-6565



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# ADDITIONAL PROGRAMS AND RESOURCES

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# **MINNESOTA**



# Low Income Subsidy (LIS) Programs

Medicare patients who have limited income and resources may qualify
for "Extra Help" to pay for prescription drugs. The LIS programs in
Minnesota include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>,
<u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare</u>
AARP® MedicareRx Saver Plus, and Wellcare Classic.¹



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

- Health plans are required to honor a former plan's prior authorization
  of health care services for at least 60 days. If a health plan changes its
  coverage terms for a health care service, it may not apply the new terms as
  to an enrollee who has already received prior authorization until the next
  plan year (with limited exceptions).
- Additionally, Minnesota provides some protection against non-medical switching in the context of prescribed drugs that treat a "diagnosed mental illness." Minnesota also provides protection related to continued treatment by a healthcare provider.

#### **STEP THERAPY<sup>2</sup>:**

Health plans must provide a clear, readily accessible, and convenient step
therapy override process, and must grant an override in certain clinical
situations. However, the law does not prohibit plans from requiring
enrollees to try a generic or biosimilar prior to providing coverage for
a brand name drug. Minnesota prohibits the use of step therapy if the
prescription drug is used to treat stage IV advanced metastatic cancer
and the use is consistent with best practices.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist is required to notify the prescriber about the substitution.<sup>2</sup>



# **Medicaid Expansion**

 Because Minnesota has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Minnesota, <u>click here</u>.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

Senior LinkAge Line Phone: 1-800-333-2433

#### ABOUT5:

- The Senior LinkAge Line is a free statewide service that provides help to older Minnesotans, their families, and caregivers with many age-related issues.
- The Senior LinkAge Line can answer questions and help with health insurance counseling, including Medicare, long-term care planning, and prescription drug costs.



State Pharmaceutical Assistance Programs (SPAPs)

Minnesota HIV Medication Program (ADAP)6

Phone: 1-651-431-2414



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# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# MISSISSIPPI



## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Mississippi include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



# **Medicaid Expansion**

As of May 2023, Mississippi has not expanded Medicaid.<sup>3,4</sup>



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

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### Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

• Mississippi does not appear to have continuity of care or non-medical switching laws that are applicable to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 Mississippi requires a health benefit plan to grant a step therapy exception request under certain circumstances. Further, Mississippi law limits the duration of any step therapy or fail-first protocol to 30 days when the treatment is determined to be clinically ineffective by the prescribing practitioner.



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

State Health Insurance Assistance Program (SHIP)

Phone: 1-601-359-4500

#### ABOUT5:

 SHIP is a counseling program from the Mississippi Department of Human Services designed to answer the elderly's questions about health insurance. Topics include Medicare, Medicaid, supplemental insurance, or other coverage. Volunteers are trained to answer questions, compare policies, organize paperwork, and help with claims and filing appeals.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" by the U.S. Food and Drug Administration (FDA), would save costs for the purchaser, and meets other state law requirements.<sup>2</sup>



State Pharmaceutical Assistance Programs (SPAPs)

Mississippi AIDS Drug Assistance Program (ADAP)6

Phone: 1-601-362-4879



# **MISSOURI**



## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Missouri include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



### Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

 Missouri does not appear to have continuity of care provisions or limitations on non-medical switching that apply to prescription drug coverage. Health insurers must notify enrollees currently taking a drug at least 30 days prior to any changes in coverage that would affect them.

#### **STEP THERAPY<sup>2</sup>:**

 Missouri requires health plans to establish a step therapy override process and grant an exception in certain circumstances. Additional documentation may be requested and the requested therapy must be on the formulary. Health plans must make information regarding step therapy requirements available online or through a provider portal. Missouri limits the use of step therapy for medication-assisted treatment of a substance use disorder.



### **Biosimilar Substitution**

• Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA), the prescribing provider has not indicated that no substitution can be made by writing "brand medically necessary", "dispense as written", "do not substitute", or "DAW" on the prescription, and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

• Because Missouri has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Missouri, click here. 3.4



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Missouri State Health Insurance Assistance Program (SHIP)

Phone: 1-800-390-3330

#### **ABOUT**<sup>5</sup>:

 Missouri SHIP has been the official State Health Insurance Assistance Program (SHIP) for Missouri since 1993. It is a non-profit providing free, unbiased information about Medicare to Missourians. Counselors help members of their community understand their healthcare, navigate the Medicare system, and save money on Medicare costs.



### State Pharmaceutical Assistance Programs (SPAPs)

<u>Missouri Department of Health and Senior Services Through the HIV/AIDS</u> <u>Case Management Program</u><sup>6</sup>

Phone: 1-573-751-6439



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# ADDITIONAL PROGRAMS AND RESOURCES

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# MONTANA



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Montana include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare</u> <u>AARP® MedicareRx Saver Plus</u>, and Wellcare Classic.¹



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Montana does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 Montana prohibits health plans that provide coverage for emergency department services from imposing step therapy requirements for oral therapies used to treat opioid use disorders.



### **Biosimilar Substitution**

• Pharmacists may substitute a biosimilar for the prescribed reference biologic if: (1) the U.S. Food and Drug Administration (FDA) has determined that it is "interchangeable" with the prescribed biologic; (2) the biosimilar is less expensive than the prescribed biologic; and (3) the prescribing provider has not indicated that no substitution can be made. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 5 days of the exchange and comply with certain recording requirements.<sup>2</sup>



# **Medicaid Expansion**

• Because Montana has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. In August 2019, Montana submitted a Section 1115 waiver amendment seeking federal approval for a work requirement, among other changes. The Centers for Medicare & Medicaid Services (CMS) has communicated to the Montana Department of Public Health and Human Services (DPHHS) that a five-year extension of the Medicaid expansion waiver will not include work requirements. Effective January 1, 2023, the state may no longer charge premiums to enrollees with income above the poverty level. For more details on Medicaid expansion in Montana, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

Montana State Health Insurance Assistance Program (SHIP)

Phone: 1-800-551-3191

#### **ABOUT**<sup>5</sup>:

 The Montana SHIP is a free health benefits counseling and advocacy service for Medicare beneficiaries and their families or caregivers.



State Pharmaceutical Assistance Programs (SPAPs)

Montana AIDS Drug Assistance Program (ADAP)6

Phone: 1-406-444-3565

Montana Big Sky Rx Program<sup>7</sup>

Phone: 1-866-369-1233



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# ADDITIONAL PROGRAMS AND RESOURCES

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References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn. Accessed May 11, 2023. 2. Data on file. Johnson & Johnson Health Care Systems Inc. 3. KKF Status of State Action on the Medicaid Expansion Decision. https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/. Accessed May 9, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Montana Department of Public Health and Human Services. https://dphhs.mt.gov/sltc/aging/ship. Accessed July 25, 2023. 6. ADAP Advocacy Association (AAA) AIDS Drug Assistance Programs (ADAP) Directory. http://adap.directory/directory. Accessed May 11, 2023. 7. State Pharmaceutical Assistance Programs. https://www.medicare.gov/pharmaceutical-assistance-programs.aspx. Accessed May 11, 2023.



# **NEBRASKA**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Nebraska include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Nebraska does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

• Effective for any health insurance or health benefit plans delivered, issued for delivery or renewed on or after January 1, 2022, if coverage for a prescription drug is restricted for use through a step therapy protocol, the prescribing healthcare provider and patient must have access to a clear, readily accessible and convenient process to request an exception. A step therapy exception must be granted in certain circumstances, and the health carrier or utilization review organization must provide a determination of the request within 5 calendar days, or 72 hours in the case of an urgent care request.



### **Biosimilar Substitution**

• Pharmacists may substitute a biosimilar for the prescribed reference biologic if: (1) the U.S. Food and Drug Administration (FDA) has determined that it is "interchangeable" with the prescribed biologic; and (2) the prescribing provider has not indicated that no substitution can be made. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 3 days of the exchange and comply with certain recording requirements.<sup>2</sup>



# **Medicaid Expansion**

• Because Nebraska has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. On June 1, 2021, Nebraska announced it would offer full benefits to all expansion adults beginning October 1, 2021. In September 2021, the Centers for Medicare & Medicaid Services (CMS) issued a letter approving the state's request to withdraw its approved Section 1115 waiver, which included a work requirement. For more details on Medicaid expansion in Nebraska, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Nebraska SHIP

Phone: 1-800-234-7119

#### ABOUT5:

- Nebraska SHIP empowers, educates, and assists Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training, to make informed health insurance decisions that optimize access to care and benefits.
- SHIP counselors provide free, confidential, and unbiased assistance. Counselors are available to meet for one-on-one counseling.



State Pharmaceutical Assistance Programs (SPAPs)

Nebraska AIDS Drug Assistance Program<sup>6</sup>

Phone: 1-402-471-2101



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# NEVADA



## Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Nevada include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



# Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Nevada provides that, under certain circumstances, a health plan may not limit or exclude coverage for a drug if it had previously been approved by the plan. In addition, Nevada places limitations on moving a drug to a higher-cost formulary tier.

#### **STEP THERAPY<sup>2</sup>:**

• Health plans are prohibited from using step therapy to require an enrollee to use a method of contraception other than the method prescribed. Plans may, however, impose higher cost-sharing for certain contraceptive drugs. Nevada is required to evaluate step therapy protocols for use in the Medicaid program based on clinical evidence and best practices, without consideration of cost. Effective January 1, 2024, insurers requiring step therapy must: (1) establish a clear, convenient, and readily accessible process by which an insured or their doctor can request an exemption and appeal a decision concerning a request for an exemption; and (2) respond to a request made or an appeal no later than 2 business days after it is submitted or 24 hours if exigent circumstances exist.



### **Biosimilar Substitution**

• Pharmacists may substitute a biosimilar for the prescribed reference biologic if: (1) the U.S. Food and Drug Administration (FDA) has determined that it is "interchangeable" with the prescribed biologic; (2) the biosimilar is less expensive than the prescribed biologic; and (3) the prescribing provider has not indicated that no substitution can be made orally or by writing "dispense as written" or "d.a.w." on the prescription.

The pharmacist will be required to notify the prescribing practitioner and the patient about the substitution within 3 days of the substitution and meet certain reporting requirements. The pharmacist must prescribe the substitute if the pharmacist is being paid by a government agency.<sup>2</sup>



# **Medicaid Expansion**

 Because Nevada has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Nevada, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

State Health Insurance Assistance Program (SHIP)

Phone: 1-800-307-4444

#### **ABOUT**<sup>5</sup>:

 SHIP provides information, counseling, and assistance to Medicare beneficiaries in Nevada, involving a statewide network of volunteers.



### State Pharmaceutical Assistance Programs (SPAPs)

Nevada AIDS Drug Assistance Program (ADAP)6

Phone: 1-775-684-4025

Nevada Senior Rx and Disability Rx Program<sup>7</sup>

Phone: 1-866-303-6323, option 2



# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# **NEW HAMPSHIRE**



## Low Income Subsidy (LIS) Programs

Medicare patients who have limited income and resources may qualify
for "Extra Help" to pay for prescription drugs. The LIS programs in New
Hampshire include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>,
<u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.¹



# Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Health plans must provide an exceptions process through which an enrollee can obtain coverage for a nonformulary drug that was on the formulary within the last 12 months, within 48 hours. A health plan must notify a covered person of a change in the formulary and must allow at least 45 days before implementation of any formulary deletions. Every health benefit plan that provides prescription drug benefits shall provide notice of deletions to the plan list or plan formulary to all covered persons at least annually.

#### **STEP THERAPY<sup>2</sup>:**

• Health plans may not require failure of the same drug more than once. Health plans must allow enrollees to obtain an emergency prescription for up to 72 hours of a formulary drug (or a drug deleted from the formulary in the last 90 days) in the event the plan requires prior authorization and the prior authorization has neither been approved nor denied, if a pharmacist has determined that the medication is essential. Effective January 2021, health plans must respond to a prior authorization request for a formulary drug within 2 business days.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist is required to notify the prescribing practitioner.<sup>2</sup>



# **Medicaid Expansion**

Because New Hampshire has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. In July 2019, a federal judge overturned the state's approved work requirement, and the Centers for Medicare & Medicaid Services (CMS) withdrew approval for the work requirement in March 2021. For more details on Medicaid expansion in New Hampshire, click here.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

ServiceLink Resource Centers

Phone: 1-866-634-9412

#### ABOUT5:

- ServiceLink Resource Centers have trained Medicare specialists and Medicare Learning Centers. Resource centers are located in every county in the state of New Hampshire.
- Medicare Learning Centers provide free and confidential health insurance counseling with a certified Medicare specialist or volunteer, and assistance in applying for cost savings programs to reduce Medicare expenses.



### State Pharmaceutical Assistance Programs (SPAPs)

New Hampshire CARE Program<sup>6</sup> Phone: 1-603-271-4502



# Click the book icons

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn. Accessed May 11, 2023. 2. Data on file. Johnson & Johnson Health Care Systems Inc. 3. KKF Status of State Action on the Medicaid Expansion Decision. https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/. Accessed May 9, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. New Hampshire Department of Health and Human Services. https://www.dhhs.nh.gov/programs-services/adult-aging-care/servicelink/servicelink-medicare-support-services. Accessed July 25, 2023. 6. ADAP Advocacy Association (AAA) AIDS Drug Assistance Programs (ADAP) Directory. http://adap.directory/directory. Accessed May 11, 2023.



# **NEW JERSEY**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in New Jersey include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare</u> <u>AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹

Treatment Access: Get On It and Stay On It

• New Jersey does not appear to have continuity of care protections

prescription drug coverage. Insurance companies may not place a

prescription drug on a formulary tier that increases all the covered

• New Jersey does not appear to have any limitations on the use of step

process for non-formulary medications that are deemed "medically

therapy for prescribed drugs. Health plans must provide for an exceptions

or non-medical switching limitations that apply specifically to

CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:



# **Medicaid Expansion**

 Because New Jersey has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in New Jersey, <u>click here</u>.<sup>3,4</sup>



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# ADDITIONAL PROGRAMS AND RESOURCES

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### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

State Health Insurance Assistance Program (SHIP)

Phone: 1-800-792-8820

#### **ABOUT**<sup>5</sup>:

• SHIP provides free help to New Jersey Medicare beneficiaries who have problems with, or questions about, their health insurance.



STEP THERAPY2:

### **Biosimilar Substitution**

necessary" according to specified criteria.

persons' cost-sharing obligations.

• Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 5 days of the exchange and comply with certain recording requirements.<sup>2</sup>



State Pharmaceutical Assistance Programs (SPAPs)

New Jersey ADDP Program<sup>6</sup> Phone: 1-877-613-4533

New Jersey Pharmaceutical Assistance to the Aged and Disabled Program (PAAD)<sup>7</sup>

Phone: 1-800-792-9745



# **NEW MEXICO**



# Low Income Subsidy (LIS) Programs

Medicare patients who have limited income and resources may qualify
for "Extra Help" to pay for prescription drugs. The LIS programs in
New Mexico include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>,
<u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>,
UnitedHealthcare AARP® MedicareRx Saver Plus, and Wellcare Classic.¹



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 New Mexico limits formulary changes by HMOs and individual and group healthcare plans by prohibiting any changes within 120 days of a previous change, unless a generic version of the drug is available. Insurers must also provide enrollees at least 60 days' advance written notice if changes are made to a formulary.

#### **STEP THERAPY<sup>2</sup>:**

 Health plans must establish clinical review criteria for step therapy protocols, provide enrollees and practitioners access to a clear, readily accessible, and convenient process to request a step therapy exception determination, and grant a step therapy exception under certain circumstances. New Mexico limits the use of step therapy as to contraception, but plans may still impose higher cost-sharing for brand name drugs under certain circumstances.



### **Biosimilar Substitution**

• Pharmacists may substitute a biosimilar for the prescribed reference biologic if: (1) the U.S. Food and Drug Administration (FDA) has determined that it is "interchangeable" with the prescribed biologic; (2) the biosimilar is less expensive than the prescribed biologic; and (3) the prescribing provider has not indicated that no substitution can be made by writing "no substitution" or "no sub" on the prescription. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 5 days of the exchange and comply with certain recording requirements.<sup>2</sup>



# **Medicaid Expansion**

 Because New Mexico has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in New Mexico, click here.<sup>34</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

State Health Insurance Assistance Program (SHIP)

Phone: 1-800-432-2080

#### **ABOUT**<sup>5</sup>:

- The State Health Insurance Assistance Program (SHIP) provides free, unbiased, expert health insurance information, counseling, and assistance to New Mexico residents and their families.
- SHIP counselors help Medicare beneficiaries and their families navigate the complex health insurance system by explaining Medicare options and complex issues in accessible language. Counselors can help compare the costs and benefits of Medicare with other health insurance options, and can help with health insurance enrollment.



### State Pharmaceutical Assistance Programs (SPAPs)

New Mexico HIV Services Program<sup>6</sup>

Phone: 1-505-476-3628

New Mexico Medical Insurance Pool<sup>7</sup>

Phone: 1-844-728-7896



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# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# **NEW YORK**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in New York include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



### Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

• Effective January 1, 2023, an insurer shall not remove a prescription drug from a formulary, move a prescription drug to a tier with a larger deductible, copayment, or coinsurance, or add utilization management restrictions to a prescription drug on a formulary, unless such changes occur at the time of enrollment, issuance or renewal of coverage. An insurer shall provide notice to insureds of the intent to remove a prescription drug from a formulary or alter deductible, copayment or coinsurance requirements in the upcoming plan year, 90 days prior to the start of the plan year. An insurer may remove a prescription drug from a formulary if the U.S. Food and Drug Administration (FDA) determines that such prescription drug should be removed from the market, including new utilization management restrictions issued based on safety concerns. An insurer with a formulary that includes 2 or more tiers of benefits providing for different copayments applicable to prescription drugs may move a prescription drug to a tier with a larger copayment during the plan year, provided the change is not applicable to an insured who is already receiving such prescription drug or has been diagnosed with or presented with a condition on or prior to the start of the plan year that is treated by such prescription drug or is a prescription drug that is or would be part of the insured's treatment regimen for such condition.

#### STEP THERAPY<sup>2</sup>:

 New York's step therapy law requires insurance companies, HMOs, and utilization review agents who impose step therapy protocols to provide an expedited appeal process for patients and healthcare professionals to override such protocols. These must be granted under certain situations.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

• Because New York has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. In the New York State FY 2023 Budget, the state expanded Medicaid eligibility by eliminating the resource eligibility test and raising the income level to 138% of the Federal poverty level for low-income New Yorkers age 65 and up, as well as those with disabilities. For more details on Medicaid expansion in New York, click here.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

Health Insurance Information, Counseling and Assistance Program (HIICAP)
Phone: 1-800-701-0501

#### ABOUT5:

 HIICAP works directly with Medicare beneficiaries to educate them about the Medicare Program, Medigap policies, Medicaid, Medicare Advantage Plans, Long-term Care Insurance, Low-Income Subsidy Programs, employer-sponsored insurance, and other health insurance programs that are available in New York State.



# State Pharmaceutical Assistance Programs (SPAPs)

New York HIV Uninsured Care Programs<sup>6</sup>

Phone: 1-800-542-2437

New York State Elderly Pharmaceutical Insurance Coverage (EPIC)<sup>7</sup>

Phone: 1-800-332-3742



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# **NORTH CAROLINA**



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in North Carolina include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



### **Medicaid Expansion**

 On March 27, 2023, a law passed that directs the state to expand Medicaid by June 1, 2023, but implementation is contingent upon appropriations in the State Fiscal Year 2023-2024 budget, which have not been appropriated. If appropriated, the law would also require a request to the Centers for Medicare & Medicaid Services (CMS) for a work authorization requirement. For more details on Medicaid expansion in North Carolina, click here.<sup>3,4</sup>



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# ADDITIONAL PROGRAMS AND RESOURCES

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# Treatment Access: Get On It and Stay On It

### CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

 North Carolina law does not appear to include any specific continuity of care provisions or non-medical switching limitations for prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 Plans that impose step therapy requirements must establish and maintain an expeditious exceptions process for an enrollee to obtain, without penalty or additional cost-sharing, coverage for a non-formulary drug determined to be medically necessary and appropriate by the prescriber.
 Plans are required to grant an exception under certain circumstances.



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

The Seniors' Health Insurance Information Program (SHIIP)

Phone: 1-855-408-1212

### ABOUT5:

 SHIIP counsels Medicare beneficiaries and caregivers about Medicare, Medicare supplemental insurance, Medicare Advantage, Medicare Part D, and long-term care insurance. The counselors offer free information regarding Medicare healthcare products. Through the North Carolina Senior Medicare Patrol Program (SMP), counselors also assist in recognizing and preventing Medicare billing errors and possible fraud and abuse.



### **Biosimilar Substitution**

 Biosimilar substitution laws allow pharmacists to substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 5 days of the exchange and comply with certain recording requirements.<sup>2</sup>



State Pharmaceutical Assistance Programs (SPAPs)

North Carolina HIV Medication Assistance Program<sup>6</sup>

Phone: 1-877-466-2232



# **NORTH DAKOTA**



# Low Income Subsidy (LIS) Programs

Medicare patients who have limited income and resources may qualify
for "Extra Help" to pay for prescription drugs. The LIS programs in
North Dakota include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>,
<u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare</u>
<u>AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



# **Medicaid Expansion**

 Because North Dakota has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in North Dakota, click here.<sup>3,4</sup>



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# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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### Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

 North Dakota does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 Pharmacy benefits managers are prohibited from imposing step therapy requirements on an U.S. Food and Drug Administration (FDA)-approved drug used to treat metastatic cancer. The North Dakota Medicaid program must grant prior authorization requests under certain circumstances.



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

State Health Insurance Assistance Program (SHIP)

Phone: 1-888-575-6611

### ABOUT5:

The State Health Insurance Assistance Program (SHIP) of North Dakota
offers free help with finding the right insurance coverage. Trained
counselors can assist with all Medicare issues, including Original Medicare,
Medicare Part D, Medicare Advantage plans, and long-term care insurance.
The counselors are not affiliated with any companies.



### **Biosimilar Substitution**

• Biosimilar substitution laws allow pharmacists to substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA and meets other state law requirements. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 2 days of the exchange and comply with certain recording requirements.<sup>2</sup>



# State Pharmaceutical Assistance Programs (SPAPs)

North Dakota Department of Health, HIV/AIDS Program<sup>6</sup>

Phone: 1-701-328-2378

North Dakota Prescription Connection<sup>7</sup>

Phone: 1-888-575-6611

References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. <a href="https://www.cms.gov/Medicare/Prescription-Drug-Coverage/Prescription-Drug-

Johnson Johnson HEALTH CARE SYSTEMS INC.

pharmaceutical-assistance-program/state-programs.aspx. Accessed May 11, 2023.



# OHIO



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Ohio include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



# Treatment Access: Get On It and Stay On It

### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Ohio law does not appear to include any specific continuity of care provisions or non-medical switching limitations for prescription drug coverage.

### **STEP THERAPY<sup>2</sup>:**

- Ohio imposes certain limitations on the use of step therapy, including
  that insurers that use a step therapy protocol must provide a convenient
  process to request an exception and respond to exception requests within
  specified timeframes. Insurers are required to grant step therapy exception
  requests from healthcare providers under certain circumstances.
   Additionally, Ohio requires insurers that restrict drug formularies to
  provide a process for enrollees to obtain nonformulary drugs without
  additional cost-sharing when the provider documents medical necessity.
- Further, effective March 2021, a health benefit plan that provides coverage for the treatment of stage IV advanced metastatic cancer may not require an enrollee to fail to successfully respond to a different drug, or prove a history of failure of a different drug, before providing coverage of the prescribed drug to treat the cancer or associated conditions, if use of the prescribed drug is consistent with either (1) an indication approved/described by the U.S. Food and Drug Administration (FDA) or the national comprehensive cancer network drugs and biologics compendium for the treatment of stage IV advanced metastatic cancer; or (2) best practices and supported by peer-reviewed, evidenced-based medical literature.



### **Biosimilar Substitution**

• Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA, the prescribing provider has not indicated that no substitution can be made by writing "dispense as written", "D.A.W.," "do not substitute," "brand medically necessary" on the prescription, and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

Because Ohio has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. In August 2021, the Centers for Medicare & Medicaid Services (CMS) issued a letter moving to withdraw the state's approved work requirement. For more details on Medicaid expansion in Ohio, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

### PROGRAM NAME<sup>5</sup>:

Ohio Senior Health Insurance Information Program (OSHIIP)

Phone: 1-800-686-1578 or 1-614-644-2673

### **ABOUT**<sup>5</sup>:

 OSHIIP provides Medicare beneficiaries with free, objective health insurance information and one-on-one counseling. The program educates consumers about Medicare, Medicare prescription drug coverage (Part D), Medicare Advantage options, and Medicare supplement insurance. OSHIIP is funded by state funds and a federal grant.



State Pharmaceutical Assistance Programs (SPAPs)

Ohio HIV Drug Assistance Program<sup>6</sup>

Phone: 1-800-777-4775



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# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# **OKLAHOMA**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Oklahoma include: <u>Aetna Medicare SilverScript Choice</u>, <u>Blue Cross and</u> <u>Blue Shield of Oklahoma</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.<sup>1</sup>



# Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Oklahoma does not appear to have continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

• Health plans that use step therapy protocols must have an exceptions process and grant exceptions in certain situations. When coverage of a prescription drug for the treatment of any medical condition is restricted by a health plan through the use of a step therapy protocol, the prescribing healthcare provider and patient must have access to a clear, convenient, and readily accessible process to request a step therapy exception. The process must be made easily accessible on the health plan's website. Insurers are required to grant step therapy exception requests from healthcare providers under certain circumstances. Further, effective November 1, 2023, a health benefit plan that provides coverage for advanced metastatic cancer and associated conditions may not require, before the health benefit plan provides coverage of a prescription drug approved by the U.S. Food and Drug Administration (FDA), that the enrollee fail to successfully respond to a different drug, or prove a history of failure of a different drug, before providing coverage of the prescribed drug to treat the cancer or associated conditions. This requirement only applies to the use of a drug which is: (1) consistent with best practices for the treatment of advanced metastatic cancer or associated conditions: (2) supported by peer-reviewed, evidence-based literature; and (3) approved by the FDA.



### **Biosimilar Substitution**

• Effective November 1, 2021, pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacy must inform the patient of the substitution.<sup>2</sup>



# Medicaid Expansion

 Because Oklahoma has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Oklahoma, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

### PROGRAM NAME5:

Senior Health Insurance Counseling Program (SHIP)

Phone: 1-800-522-0071

### **ABOUT**<sup>5</sup>:

• SHIP is a non-profit organization helping to inform the public about Medicare and other senior health insurance issues. This division provides accurate and objective counseling, assistance, and advocacy relating to Medicare, Medicaid, Medicare supplemental insurance, Medicare Advantage, long-term care, and other related health coverage plans for Medicare beneficiaries, their representatives, or persons soon to be eliqible for Medicare.



# State Pharmaceutical Assistance Programs (SPAPs)

HIV/STD Services Division, OK State Department of Health<sup>6</sup>

Phone: 1-405-271-4636

Rx for Oklahoma Prescription Assistance<sup>7</sup>

Phone: 1-877-794-6552



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# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# **OREGON**



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Oregon include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



### Treatment Access: Get On It and Stay On It

### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

 Oregon law does not appear to include any specific continuity of care provisions or non-medical switching limitations for prescription drug coverage. However, managed care plans are required to provide continuity of care in the event the plan terminates its relationship with a healthcare provider or under other listed circumstances.

#### **STEP THERAPY<sup>2</sup>:**

- Healthcare coverage plans in Oregon are required to adopt policies for enrollees and prescribers to request exceptions for coverage of nonformulary drugs and detail the procedure and documentation required.
- Effective January 2022, Oregon (1) imposes certain limitations on the use of step therapy, including that insurers that use a step therapy protocol must provide a convenient process to request an exception and respond to exception requests within specified timeframes; (2) requires insurers to grant step therapy exception requests from healthcare providers under certain circumstances; and (3) requires that health plans provide explanations of step therapy requirements online.



### **Biosimilar Substitution**

• Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist must notify the patient and prescriber of the substitution of a biological product within 5 days of the exchange and comply with certain recording requirements.<sup>2</sup>



# **Medicaid Expansion**

 Because Oregon has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Oregon, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

Senior Health Insurance Benefits Assistance (SHIBA)

Phone: 1-800-722-4134

### ABOUT5:

- The SHIBA program provides free counseling to people with Medicare and their families.
- The phone number above can be called to receive one-on-one counseling and assistance from SHIBA counselors.
- SHIBA counselors provide information about Medicare, including what health and prescription drug plans are available, and can help with Medicare appeals and complaints.



# State Pharmaceutical Assistance Programs (SPAPs)

CAREAssist: Oregon's AIDS Drug Assistance Program<sup>6</sup>

Phone: 1-971-673-0144



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# ADDITIONAL PROGRAMS AND RESOURCES

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# **PENNSYLVANIA**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Pennsylvania include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic.</u>¹



### Treatment Access: Get On It and Stay On It

### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Plans must provide at least 30 days' notice of formulary changes to healthcare providers, except when the change is due to approval or withdrawal of approval by the U.S. Food and Drug Administration (FDA).

#### **STEP THERAPY<sup>2</sup>:**

• Though not specific to step therapy/fail-first requirements, Pennsylvania state law requires health insurers to implement a policy by which an enrollee may request an exception to a prescription drug that is not on the formulary. Further, a health benefit plan that provides coverage for the treatment of stage IV advanced metastatic cancer may not require an enrollee to fail to successfully respond to a different drug, or prove a history of failure of a different drug, before providing coverage of a FDA approved prescription drug, if use of the prescribed drug is consistent with best practices and supported by peer-reviewed, evidenced-based medical literature.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

 Because Pennsylvania has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Pennsylvania, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

Pennsylvania Medicare Education and Decision Insight (PA MEDI)

Phone: 1-800-783-7067

#### ABOUT5:

- PA MEDI is a free health insurance counseling program designed to help older Pennsylvanians with Medicare.
- Counselors are specially trained volunteers who can answer questions about Medicare and provide objective, easy-to-understand information about Medicare, Medicare supplemental insurance, Medicaid, and long-term care insurance.



# State Pharmaceutical Assistance Programs (SPAPs)

Pennsylvania Special Pharmaceutical Benefits Program - HIV/AIDS<sup>6</sup>

Phone: 1-800-922-9384

Pharmaceutical Assistance Contract for the Elderly (PACE and PACENET)<sup>7</sup>

Phone: 1-800-225-7223



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# ADDITIONAL PROGRAMS AND RESOURCES

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# **RHODE ISLAND**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Rhode Island include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare</u> <u>AARP® MedicareRx Saver Plus</u>, and Wellcare Classic.¹



# **Medicaid Expansion**

 Because Rhode Island has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Rhode Island, <u>click here</u>.<sup>3,4</sup>



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# ADDITIONAL PROGRAMS AND RESOURCES

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### Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

 Rhode Island requires that certain insurers notify plan enrollees of an upcoming formulary change and provide information regarding the exceptions process.

#### **STEP THERAPY<sup>2</sup>:**

 Rhode Island laws do not specifically address step therapy protocols, but they do require insurers to provide coverage for a non-formulary medication when the non-formulary medication meets the insurer's medical-exception criteria for the coverage of that medication.



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Rhode Island State Health Insurance Assistance Program (SHIP)

Phone: 1-888-884-8721

#### ABOUT5:

The State Health Insurance Assistance Program (SHIP) helps people find
the right Medicare coverage at the right cost. SHIP also assists beneficiaries
with limited income to apply for programs, such as Medicaid, Medicare
Savings Program, and Extra Help/Low Income Subsidy, which can subsidize
or reduce healthcare costs.



### **Biosimilar Substitution**

• Pharmacists must substitute a biological product for the prescribed reference biologic if it is deemed to be an "interchangeable" by the U.S. Food and Drug Administration (FDA) and other state law requirements are met, unless certain exceptions apply. The pharmacist must notify the practitioner about the substitution within 5 days of the substitution.<sup>2</sup>



# State Pharmaceutical Assistance Programs (SPAPs)

AIDS Drug Assistance Program (ADAP)6

References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. <a href="https://www.cms.gov/Medicare/Prescription-Drug-Coverage/Prescription-Drug-

Phone: 1-401-462-3295

Rhode Island Pharmaceutical Assistance for the Elderly (RIPAE)<sup>7</sup>

Phone: 1-401-462-0560

Johnson Johnson HEALTH CARE SYSTEMS INC.

programs.aspx. Accessed May 11, 2023.



# **SOUTH CAROLINA**



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in South Carolina include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, and <u>Wellcare Classic</u>.<sup>1</sup>

Treatment Access: Get On It and Stay On It

• South Carolina does not appear to have any continuity of care provisions

or non-medical switching limitations that apply specifically to prescription

drug coverage, but does have protections related to continued treatment

• South Carolina does not appear to have any laws or regulations that apply

CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:



# **Medicaid Expansion**

As of May 2023, South Carolina has not expanded Medicaid.<sup>3,4</sup>



Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

State Health Insurance Assistance Program (SHIP)

Phone: 1-800-868-9095

#### ABOUT5:

- The State Health Insurance Assistance Program (SHIP) provides free, in depth, one-on-one insurance counseling and assistance to Medicare beneficiaries, their families, friends, and caregivers.
- SHIP Counselors answer questions about Medicare and assist people in obtaining coverage through options that include the Original Medicare program, Medicare Advantage (Part C) Plans, Medicare Prescription Drug (Part D) Plans, and programs designed to help people with limited incomes pay for their health care, such as Medicaid, the Medicare Savings Program, and the Low Income Subsidy.
- SHIP Counselors also help people compare Medicare Supplemental (Medigap) insurance policies and explain how these and other supplemental insurance options, such as insurance plans for retirees, work with Medicare.



State Pharmaceutical Assistance Programs (SPAPs)

South Carolina AIDS Drug Assistance Program<sup>6</sup>

Phone: 1-800-856-9954

by a physician.

STEP THERAPY2:

# **Biosimilar Substitution**

specifically to step therapy/fail-first requirements.

• A pharmacist may substitute a biosimilar for the prescribed biologic if: (1) the U.S. Food and Drug Administration (FDA) has determined that it is "interchangeable" with the prescribed biologic; (2) the prescriber has authorized substitution with an interchangeable biological product; and (3) the patient has consented to the switch. A Medicaid recipient is deemed to have consented to a less costly interchangeable biological product. The pharmacist must notify the practitioner and patient about the substitution within 5 days of the substitution.<sup>2</sup>



# **SOUTH DAKOTA**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in South Dakota include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare</u> <u>AARP® MedicareRx Saver Plus</u>, and Wellcare Classic.¹



### Treatment Access: Get On It and Stay On It

### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 South Dakota does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage. However, managed care plans are required to provide continuity of care in the event the plan terminates its relationship with a health carrier or provider.

### **STEP THERAPY<sup>2</sup>:**

- Health plans that have a formulary must provide for an exception process in exigent circumstances. Group health plans are prohibited from imposing step therapy requirements with respect to a mental health or substance use disorder unless the requirement is comparable to and applied more stringently than factors used in applying the requirement in medical or surgical benefits classifications.
- Additionally, health plans issued, amended, or renewed on or after January 1, 2021 that use step therapy protocols must have an exceptions process and grant exceptions in certain situations. When coverage of a prescription drug for the treatment of any medical condition is restricted by a health plan, carrier or utilization review organization through the use of a step therapy protocol, the covered person and the prescribing healthcare professional shall have access to a clear, readily accessible, and convenient process to request a step therapy override exception. The process shall be made easily accessible on the website of the health carrier, health benefit plan, or utilization review organization.



### **Biosimilar Substitution**

 A pharmacist dispensing a prescription drug order for a biological product prescribed by its brand or proper name may select an interchangeable biological product. Within 5 business days following the dispensing of a biological product, the pharmacist must notify the prescriber regarding the specific product provided to the patient, including the name of the product and the manufacturer.<sup>2</sup>



### Medicaid Expansion

• On November 8, 2022, voters in South Dakota approved a ballot measure which adds Medicaid expansion to the state constitution. The approved measure specifies that the state must implement expansion coverage beginning July 1, 2023. Until then, eligibility rules in the state remain the same as they were prior to the Affordable Care Act. For more details on Medicaid expansion in South Dakota, click here.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Senior Health Information & Insurance Education (SHIINE)

Eastern South Dakota: 1-800-536-8197 Central South Dakota: 1-877-331-4834 Western South Dakota: 1-877-286-9072

### ABOUT5:

- Senior Health Information and Insurance Education (SHIINE) provides free, confidential, and unbiased information to Medicare beneficiaries. SHIINE is not affiliated with any company that sells or distributes a product or service.
- The website (accessed by clicking on program name above) has a calendar of events related to understanding Medicare.



State Pharmaceutical Assistance Programs (SPAPs)

Ryan White Part B CARE Program, South Dakota Department of Health<sup>6</sup>

Phone: 1-800-592-1861



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# ADDITIONAL PROGRAMS AND RESOURCES

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# **TENNESSEE**



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Tennessee include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



# Treatment Access: Get On It and Stay On It

#### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

• Tennessee has a limited continuity of care provision for formulary exclusions, which allows enrollees to file a grievance when a health plan removes a prescription drug from a previously approved formulary. If the grievance is filed within a specified time frame, the enrollee may continue to receive the excluded drug until the plan processes the grievance.

#### **STEP THERAPY<sup>2</sup>:**

 Health carriers, benefit plans, or utilization review organizations must provide access to a clear, readily accessible, and convenient process through which patients or prescribing practitioners can request a step therapy exception in the case of a denial through the use of a step therapy protocol. The law also establishes criteria under which a step therapy exception must be granted, including when the required prescription drug is contraindicated, when the required prescription drug is not in the best interest of the patient based on clinical appropriateness, or if the patient is receiving a positive therapeutic outcome on the prescription drug selected by the patient's healthcare provider.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements. The pharmacist must notify the practitioner about the substitution within 5 days of the substitution.<sup>2</sup>



### **Medicaid Expansion**

As of May 2023, Tennessee has not expanded Medicaid.<sup>3,4</sup>



# Click the book icons

# ADDITIONAL PROGRAMS AND RESOURCES

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### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

The Tennessee State Health Insurance Assistance Program (SHIP)

Phone: 1-877-801-0044

### ABOUT5:

The Tennessee State Health Insurance Assistance Program (SHIP) is a
federally funded program that provides free, unbiased counseling and
assistance to Tennessee's Medicare-eligible individuals, their families, and
caregivers. Tennessee SHIP's trained counselors can assist consumers with
understanding Medicare and Medicaid benefits.



State Pharmaceutical Assistance Programs (SPAPs)

Tennessee AIDS Drug Assistance Program (ADAP)6

Phone: 1-615-741-7500



# **TEXAS**



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Texas include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, and <u>Wellcare Classic</u>.¹



# Treatment Access: Get On It and Stay On It

### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

• Texas has a limited continuity of care provision that requires plans to cover "at the contracted benefit level" a prescription drug that has been removed from coverage for an enrollee until the enrollee's plan renewal date. In addition, health plans must provide notice when they make modifications to drug coverage, including removing a drug from a formulary and adding a prior authorization requirement.

#### **STEP THERAPY<sup>2</sup>:**

 Health benefit plan issuers that use step therapy protocols must establish clinical review criteria, have an exceptions process, and grant exception requests under certain situations. The exceptions process must be in a user-friendly format that is readily accessible to the patient and the prescribing provider. Further, a health benefit plan that provides coverage for the treatment of stage IV advanced metastatic cancer may not require an enrollee to fail to successfully respond to a different drug, or prove a history of failure of a different drug, before providing coverage of a U.S. Food and Drug Administration (FDA) approved prescription drug, if use of the prescribed drug is consistent with best practices and supported by peer-reviewed, evidenced-based medical literature. Effective September 1, 2023, a health benefit plan that provides coverage for prescription drugs to treat a "serious mental illness" may not require that the enrollee: (1) fail to successfully respond to more than one different drug for each drug prescribed, excluding the generic or pharmaceutical equivalent of the prescribed drug; or (2) prove a history of failure of more than one different drug for each drug prescribed, excluding the generic or pharmaceutical equivalent of the prescribed drug.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA and meets other state law requirements.<sup>2</sup>



### Medicaid Expansion

As of May 2023, Texas has not expanded Medicaid.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Health Information Counseling & Advocacy Program of Texas (HICAP)

Phone: 1-800-252-9240

#### ABOUT5:

- The Texas' Health Information, Counseling and Advocacy Program (HICAP) can help residents enroll, find information, and provide counseling about the Medicare options available in Texas.
- Benefit counselors across the state can provide Medicare and Medicaid information and education, including information regarding Medigap, Medicare Advantage, and Medicare Prescription Drug coverage. Benefit counselors can also help with original Medicare eligibility, enrollment, benefits, complaints, rights, and appeals.



# State Pharmaceutical Assistance Programs (SPAPs)

Texas HIV Medication Program (THMP)6

Phone: 1-800-255-1090 Texas Kidney Health Care<sup>7</sup>

Phone: 1-800-222-3986



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# ADDITIONAL PROGRAMS AND RESOURCES

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# **UTAH**



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Utah include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



### Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

 An insurer that removes a drug from its formulary is required to permit an enrollee or their provider to request an exemption from the formulary change for the purpose of providing the patient with continuity of care.

#### **STEP THERAPY<sup>2</sup>:**

• Utah provides for some limitations regarding the use of step therapy, but they are only applicable to the Medicaid program.



# **Medicaid Expansion**

Because Utah has expanded Medicaid, free or low-cost health coverage
is available to people with incomes below a certain level regardless of
disability, family status, financial resources, and other factors that are usually
taken into account in Medicaid eligibility decisions. In August 2021, the
Centers for Medicare & Medicaid Services (CMS) issued a letter moving
to withdraw the state's approved work requirement. For more details on
Medicaid expansion in Utah, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

**Utah Senior Health Insurance Program** 

Phone: 1-800-541-7735

### ABOUT5:

 The Senior Health Insurance Program (SHIP) offers free one-on-one counseling and assistance to people with Medicare and their families.
 SHIP operates in every county in Utah and provides education to seniors regarding their Medicare choices.



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# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# Biosimilar Substitution

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



State Pharmaceutical Assistance Programs (SPAPs)

<u>Utah AIDS Drug Assistance Program</u><sup>6</sup> 1-801-538-6191



# **VERMONT**



# Low Income Subsidy (LIS) Programs

• Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Vermont include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and Wellcare Classic.¹



# **Medicaid Expansion**

 Because Vermont has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Vermont, click here.<sup>3,4</sup>



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

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# Treatment Access: Get On It and Stay On It

### CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

 Vermont does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

 An insurer requiring the use of step therapy is not permitted to require failure on the same medication on more than one occasion for continuously enrolled patients.



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

The Vermont State Health Insurance Assistance Program (SHIP)

Phone: 1-800-642-5119

#### ABOUT5:

 The State Health Insurance Program (SHIP) provides information, assistance, and support to Medicare beneficiaries who need help selecting or managing public and/or private health insurance benefits.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and meets other state law requirements.<sup>2</sup>



# State Pharmaceutical Assistance Programs (SPAPs)

<u>Vermont Medication Assistance Program (VMAP)</u><sup>6</sup>

Phone: 1-802-951-4005

Vermont Prescription Assistance<sup>7</sup>

References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. <a href="https://www.cms.gov/Medicare/Prescription-Drug-Coverage/Prescription-Drug-

Phone: 1-800-250-8427

Johnson Johnson HEALTH CARE SYSTEMS INC.

state-programs.aspx. Accessed May 11, 2023.



# **VIRGINIA**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Virginia include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



### Treatment Access: Get On It and Stay On It

### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

• Virginia requires plans to cover a medically necessary non-formulary drug for an enrollee who has been receiving the drug for at least 6 months prior to the formulary change, provided the prescribing physician determines that the formulary drug is an "inappropriate therapy" for the patient or that changing drug therapy "presents a significant health risk to the specific patient." The law specifically exempts substituting the "generic equivalent drug," which has been approved by the U.S. Food and Drug Administration (FDA), for a branded version of such drug. Thus, a biosimilar version of a reference biological would presumably be subject to this law.

#### **STEP THERAPY<sup>2</sup>:**

• Carriers that use step therapy protocols must have an exceptions process and grant exceptions in certain situations. When coverage of a prescription drug for the treatment of any medical condition is restricted for use by a carrier or utilization review organization through the use of a step therapy protocol, the patient and prescribing provider shall have access to a clear, readily accessible, and convenient process to request a step therapy exception. A carrier or utilization review organization may use its existing medical exceptions process to satisfy this requirement. The process shall be made easily accessible on the carrier's or utilization review organization's website.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA and meets other state law requirements.<sup>2</sup>



# **Medicaid Expansion**

 Because Virginia has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Virginia, click here.<sup>3,4</sup>



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Virginia Insurance Counseling and Assistance Program (VICAP)

Phone: 1-804-662-9333

#### ABOUT5:

- The Virginia Insurance Counseling and Assistance Program (VICAP) offers free, unbiased, confidential counseling and assistance for people with Medicare.
- VICAP counselors can help Medicare beneficiaries, including those with disabilities and younger than 65, explore options that best meet their needs. Counselors can help compare the quality of care and services given by available health and prescription drug plans. VICAP counselors can also help with filing for medical benefits, low-income subsidies, healthcare appeals and grievances.



### State Pharmaceutical Assistance Programs (SPAPs)

Virginia (VA) Medication Assistance Program (MAP)6

Phone: 1-855-362-0658



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
  Authorization (PA) Form
- Oral Parity Laws
- Patient Assistance
  Programs &
  National Foundations
- Advocacy Connector
- Elected Officials
- View a glossary of common healthcare terms



# **WASHINGTON**



# Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Washington include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹



### Treatment Access: Get On It and Stay On It

### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

• If a drug is removed from a carrier's formulary for a reason other than withdrawal of the drug from the market, availability of the drug over-the-counter, or the issue of black box warnings by the U.S. Food and Drug Administration (FDA), a carrier must continue to cover the drug for the time period required for an enrollee to use a carrier's substitution process to request continuation of coverage for the removed medication, and receive a decision through that process, unless patient safety requires swifter replacement. Additionally, when a carrier changes or newly limits drug coverage, prior notice of the change must be provided as soon as is practicable to enrollees who filled a prescription for the drug within the prior 3 months.

### **STEP THERAPY<sup>2</sup>:**

- Carriers that use step therapy protocols must have an exceptions process
  and grant exceptions in certain situations. Such processes must "not
  unreasonably restrict an enrollee's access to non-formulary or alternate
  medications" for situations where the enrollee is unresponsive to
  treatment. Washington law also limits the ability of a health plan to charge
  excessive co-payments in administering their step therapy plans.
- Additionally, health plans delivered, issued for delivery, or renewed on
  or after January 1, 2021 that use step therapy protocols must have an
  exceptions process and grant exceptions in certain situations. When
  coverage of a prescription drug for the treatment of any medical condition
  is subject to step therapy protocol, the covered person and the prescribing
  healthcare professional shall have access to a clear, readily accessible, and
  convenient process to request an exception. A carrier or utilization review
  organization may use its existing medical exceptions process to satisfy
  this requirement. The process must be easily accessible on the website

of the health carrier, and prescription drug management organization. Further, approval criteria must be clearly posted in plain language and understandable to providers and patients.



### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic only if it is deemed to be an "interchangeable" biosimilar by the FDA and meets other state law requirements.<sup>2</sup>



### **Medicaid Expansion**

 Because Washington has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in Washington, <u>click here</u>.



# State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Statewide Health Insurance Benefits Advisors (SHIBA)

Phone: 1-800-562-6900

### ABOUT5:

 SHIBA provides free, unbiased, and confidential help with Medicare to people of all ages and backgrounds. SHIBA's volunteers are located around the state and can help with Medicare questions and options.



State Pharmaceutical Assistance Programs (SPAPs)

Washington State Early Intervention Program<sup>6</sup>

Phone: 1-877-376-9316



# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
  Authorization (PA) Form
- > Oral Parity Laws
- Patient Assistance
  Programs &
  National Foundations
- Advocacy Connector
- Elected Officials
- View a glossary of common healthcare terms



# **WEST VIRGINIA**



# Low Income Subsidy (LIS) Programs

• Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in West Virginia include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and Wellcare Classic.¹



# Treatment Access: Get On It and Stay On It

#### CONTINUITY OF CARE/NON-MEDICAL SWITCHING2:

 West Virginia does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

### **STEP THERAPY<sup>2</sup>:**

Health plans that use step therapy protocols must have an exceptions process and grant exceptions in certain situations. When coverage of a prescription drug for the treatment of any medical condition is restricted by a health plan issuer or utilization review organization through the use of a step therapy protocol, the patient and the prescribing healthcare provider shall have access to a clear and convenient process to request a step therapy exception determination. The process shall be made easily accessible on the health plan issuer's or utilization review organization's website. The health plan issuer or utilization review organization must provide a prescription drug for treatment of the medical condition at least until the step therapy exception determination is made.



### **Biosimilar Substitution**

• Except as limited by the prescriber and unless instructed otherwise by the patient, a pharmacist who receives a prescription for a specific biological product shall select a less expensive interchangeable biological product unless in the exercise of his or her professional judgment the pharmacist believes that the less expensive drug is not suitable for the particular patient.

The pharmacist shall provide notice to the patient or the patient's designee regarding the selection of a less expensive interchangeable biological product. If, in the professional opinion of the prescriber, it is medically necessary that an equivalent drug product or interchangeable biological product not be selected, the prescriber may so indicate by certifying that the specific brand-name drug product prescribed, or the specific brand-name biological product prescribed, is medically necessary for that particular patient.<sup>2</sup>



### **Medicaid Expansion**

 Because West Virginia has expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in Medicaid eligibility decisions. For more details on Medicaid expansion in West Virginia, click here.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME<sup>5</sup>:

State Health Insurance Assistance Programs (SHIPs)

Phone: 1-304-558-3317

#### ABOUT5:

• SHIP provides reliable and up-to-date information to Medicare beneficiaries and their families. SHIP counselors provide information and answer questions about Medicare, Medicare Advantage plans, Medigap plans, and long-term care insurance plans. SHIP counselors also help beneficiaries and their families understand the Medicare prescription drugs coverage (Medicare Part D) and options available in West Virginia.



State Pharmaceutical Assistance Programs (SPAPs)

West Virginia AIDS Drug Assistance Program<sup>6</sup>

Phone: 1-304-232-6822



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
  Authorization (PA) Form
- Oral Parity Laws
- Patient Assistance
  Programs &
  National Foundations
- Advocacy Connector
- Elected Officials
- View a glossary of common healthcare terms



# **WISCONSIN**



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Wisconsin include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Elixir RxSecure</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and Wellcare Classic.¹



### Treatment Access: Get On It and Stay On It

### **CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:**

 Wisconsin does not appear to have any continuity of care provisions or non-medical switching limitations that apply specifically to prescription drug coverage.

#### **STEP THERAPY<sup>2</sup>:**

• When coverage of a prescription drug for the treatment of any medical condition is restricted for use by an insurer, pharmacy benefit manager, or utilization review organization through the use of a step therapy protocol, the insurer, pharmacy benefit manager, or utilization review organization must provide access to a clear, readily accessible and convenient process to request an exception. An insurer, pharmacy benefit manager, or utilization review organization may use its existing medical exceptions process to satisfy this requirement. The process must be easily accessible on the website of the insurer, pharmacy benefit manager, or utilization review organization.



### **Biosimilar Substitution**

 A pharmacist shall dispense every prescription using either the biological product prescribed or an interchangeable biological product, if the interchangeable biological product is lower in price to the consumer than the biological product prescribed, and shall inform the consumer of the options available in dispensing the prescription. A prescribing practitioner may indicate, by writing on the face of the prescription order or, with respect to a prescription order transmitted electronically, by designating in electronic format the phrase "No Substitutions" or words of similar meaning or the initials "N.S.," that no substitution of the biological product prescribed may be made under substitution. If such indication is made, the pharmacist shall dispense the prescription with the specific biological product prescribed. No preprinted statement regarding biological product substitution may appear on the face of the prescription order.<sup>2</sup>



### Medicaid Expansion

As of May 2023, Wisconsin has not expanded Medicaid.<sup>3,4</sup>



### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

State Health Insurance Assistance Program (SHIP)

Phone: 1-800-242-1060

### **ABOUT**<sup>5</sup>:

 Wisconsin SHIP is a primary resource for information about state and local healthcare coverage options. Counselors provide information in-person and remotely about local programs that coordinate with Medicare, like Medicaid and Medicare Supplement insurance.



### State Pharmaceutical Assistance Programs (SPAPs)

The Wisconsin AIDS/HIV Drug Assistance Program (ADAP) and Insurance Assistance Program (IAP)<sup>6</sup>

Phone: 1-608-261-6952 <u>Wisconsin SeniorCare</u><sup>7</sup> Phone: 1-608-266-1865



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
  Authorization (PA) Form
- Oral Parity Laws
- Patient Assistance
  Programs &
  National Foundations
- Advocacy Connector
- Elected Officials
- View a glossary of common healthcare terms



# WYOMING



### Low Income Subsidy (LIS) Programs

 Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The LIS programs in Wyoming include: <u>Aetna Medicare SilverScript Choice</u>, <u>Cigna Secure Rx</u>, <u>Clear Spring Health Value Rx</u>, <u>Humana Basic Rx Plan</u>, <u>UnitedHealthcare AARP® MedicareRx Saver Plus</u>, and <u>Wellcare Classic</u>.¹

Treatment Access: Get On It and Stay On It

• Wyoming does not appear to have any continuity of care provisions or

• Wyoming does not appear to have any laws or regulations that apply

non-medical switching limitations that apply specifically to prescription

CONTINUITY OF CARE/NON-MEDICAL SWITCHING<sup>2</sup>:

specifically to step therapy/fail-first requirements.



### **Medicaid Expansion**

As of May 2023, Wyoming has not expanded Medicaid.<sup>3,4</sup>



# Click the book icons for additional info

# ADDITIONAL PROGRAMS AND RESOURCES

For general medication access and affordability options resources, as well as questions or concerns regarding state issues requiring legislative intervention, please click one of the following links:

- Standard Prior
  Authorization (PA) Form
- Oral Parity Laws
- Patient Assistance
  Programs &
  National Foundations
- Advocacy Connector
- **Selected Officials** 
  - View a glossary of common healthcare terms

### State Health Insurance Assistance Programs (SHIPs)

#### PROGRAM NAME5:

Wyoming State Health Insurance Information Program (WSHIIP)
Phone: 1-800-856-4398

#### ABOUT5:

 WSHIIP is a federally mandated program, set up to help seniors and others on Medicare understand their rights and answer their questions.
 There are over 80 volunteers in most of the Wyoming counties who will counsel beneficiaries and help solve problems confidentially and free of cost. Trained counselors promote consumer understanding of Medicare, Medicaid, Medicare supplemental insurance, and long-term care insurance.



drug coverage.

**STEP THERAPY<sup>2</sup>:** 

### **Biosimilar Substitution**

 Pharmacists may substitute a biological product for the prescribed reference biologic if it is deemed to be an "interchangeable" biosimilar by the U.S. Food and Drug Administration (FDA) and other state law requirements are met, unless certain exceptions apply.<sup>2</sup>



# State Pharmaceutical Assistance Programs (SPAPs)

Wyoming Department of Health's Communicable Disease <u>Treatment Program</u><sup>6</sup>

Phone: 1-307-777-7529

References: 1. 2023 Medicare Part D Stand-Alone Prescription Drug Plans. https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn. Accessed May 11, 2023. 2. Data on file. Johnson & Johnson Health Care Systems Inc. 3. KKF Status of State Action on the Medicaid Expansion Decision. https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/. Accessed May 9, 2023. 4. Data on file. Johnson & Johnson Health Care Systems Inc. 5. Wyoming Senior Citizens, Inc. http://www.wyomingseniors.com/services/wyoming-state-health-insurance-information-program. Accessed July 25, 2023. 6. ADAP Advocacy Association (AAA) AIDS Drug Assistance Programs (ADAP) Directory. http://adap.directory/directory. Accessed May 11, 2023.



# LOW-INCOME SUBSIDY (LIS) ELIGIBILITY



"Extra Help" is on the way! Eligible patients have a reduced co-pay per month. Find out who qualifies.

### **KEY FACTS**

- Medicare patients who have limited income and resources may qualify for "Extra Help" to pay for prescription drugs. The Medicare LIS program provides financial assistance for patients who may otherwise be unable to afford the costs associated with their Medicare Part D plan.
- Eligible patients may receive assistance paying their monthly premium, have a
  reduced or no deductible, have reduced or no prescription coinsurance and
  co-payments, and have no gap in coverage.

### **ELIGIBILITY**

LIS for prescription drug costs is available in 2 ways:

- 1) Automatic eligibility, or 2) By application.
- For more information, please visit: <a href="http://www.medicare.gov/">http://www.medicare.gov/</a>
   and <a href="https://www.ssa.gov/">https://www.ssa.gov/</a>

#### **EFFECT OF LIS ON PATIENT COSTS**

A Medicare patient may be eligible for 1 of 2 different levels of "Extra Help" – the full subsidy or the partial subsidy.

#### **Full LIS**

Patients deemed automatically eligible for LIS qualify for the full subsidy. A patient
may also qualify if they have an annual income below 135% of the Federal Poverty
Level (FPL) and their resources do not exceed limits set by the Social Security
Administration (SSA).

### **EFFECT OF LIS ON PATIENT COSTS (CONTINUED)**

 Patients who qualify for full LIS are entitled to a premium subsidy equal to 100% of the plan's premium for basic prescription drug coverage, or the regional low-income premium subsidy amount, also called the "benchmark premium."

#### Partial LIS

- A patient may qualify for a partial subsidy if they have an annual income below 150% of the FPL and their resources do not exceed the limitations specified by the SSA for the plan year.
- Partial subsidy-eligible patients may be eligible for a premium subsidy ranging from 25% to 100% of the premium subsidy amount.<sup>1</sup>

#### **APPLYING FOR "EXTRA HELP"**

There is no cost to apply for this program. Patients should start the process early to ensure that the benefit is in place by January 1 of the next Part D plan year. If a patient is having trouble paying for their medications, they should be aware of the following application options:

- To apply online, visit <a href="https://secure.ssa.gov/i1020/start">https://secure.ssa.gov/i1020/start</a>
- To apply by telephone, call 1-800-772-1213. (TTY users should call 1-800-325-0778)

### **LIS PLANS PER STATE**

LIS plans are active in all U.S. states. To see plans that are active in your state, select the orange U.S. map icon on the top of this page, and then select your state within the map page.\*

<sup>\*</sup> This resource only includes basic LIS plans that have a \$0 premium with full LIS. Please visit <a href="https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn">https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn</a> and download "2023 PDP Landscape Source Files" to see all plans available in your state.



# TREATMENT ACCESS: CONTINUITY OF CARE, NON-MEDICAL SWITCHING, & STEP THERAPY



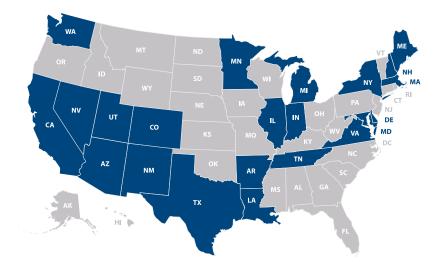
State-specific legislation may help patients to receive uninterrupted medical services in some situations.

### **KEY FACTS**

- Patients are more likely to qualify for continuity of care when undergoing medical services for major illnesses or procedures. Patients with non-acute medical conditions they would like treated (such as treatment for an ear infection) may not qualify for continuity of care.
- To determine if medical services for a patient's particular illness or procedure qualify for continuity of care, it is best for the patient to check with his or her healthcare professional and health plan.
- Non-medical switching is a change in a patient's prescribed medicine that is driven by factors other than the clinical safety and effectiveness of the product, such as a health plan's removal of the drug from its formulary, or when a patient changes health plans and is subject to new formulary rules.
- Continuity of care protections may help to ensure that established patients can remain on their prescribed drug regimen when medically appropriate to do so.
- Step therapy or a fail-first protocol is an insurer's policy that requires a patient to try therapies in a specific order (i.e., try a less expensive generic or biosimilar version of a therapy before moving up a "step" to the more expensive therapy) and is often imposed as part of the prior authorization process.
- Some states have passed laws that restrict the use of step therapy and fail-first protocols, such as by requiring payers to provide a process through which patients and providers can obtain an exception.<sup>1</sup>

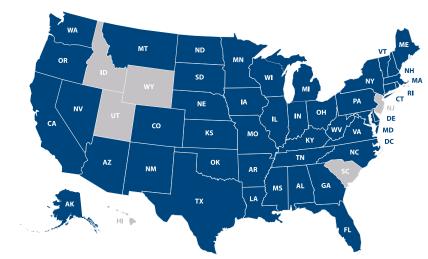
### STATES WITH CONTINUITY OF CARE/NON-MEDICAL SWITCHING PROTECTIONS

All states colored in blue have instituted continuity of care and/or non-medical switching protections.<sup>1</sup>



#### STATES WITH STEP THERAPY PROTECTIONS

All states colored in blue have instituted step therapy protections.<sup>1</sup>



Reference: 1. Data on file. Johnson & Johnson Health Care Systems Inc.



# **BIOSIMILAR SUBSTITUTION**



# Learn more about how states regulate substitution of biologics.

### **KEY FACTS**

- States regulate the use of brand-name and generic prescription drugs through statutes and rules about substitution of generics for brand-name prescriptions. However, regulating biologic drug substitution raises more complex issues. Biologic drugs are much more difficult to replicate than small molecule drugs. While identical "generic" versions of biologics are currently virtually impossible to produce, manufacturers may obtain U.S. Food and Drug Administration (FDA) approval for biological products that are "highly similar" (but not identical) to brand-name biological products. In addition, the FDA can deem a biosimilar product "interchangeable" with a brand-name product, which is an even more stringent standard.
- Traditional statutes regulating "generic drugs" could possibly be misapplied to new biosimilar products that are not identical.
- There are initiatives underway to amend older state laws to address the medical and chemical characteristics of "biologics," as well as any future generic-style "follow-on biologics" or "biosimilars."
- As of May 2023, all states have adopted rules regarding substitution of reference biologics with biosimilars.<sup>1</sup>
- As of May 2023, FDA has approved 40 biosimilars, 4 of which have been deemed interchangeable.<sup>2</sup>

### **COMMON FEATURES OF STATE LAWS<sup>1</sup>**

- Any biosimilar product under consideration for substitution must first be approved as "interchangeable" by the FDA.
- The prescriber would still be able to request the innovator product by stating "dispense as written," "brand medically necessary," or other similar language.
- The prescriber must be notified of any allowable substitution made at a pharmacy.

- The individual patient must be notified that a substitute or switch has been made. In some cases, state law would require patient consent before any such switch is made.
- In some states, the pharmacist and physician must retain records of substituted biologic medications.
- Some state legislation provides immunity for pharmacists who make a biologic substitution in compliance with state law.
- Some state legislation requires the pharmacist to explain the cost or price of the biologic and the interchangeable biosimilar.
- Some state legislation requires that the state must maintain a public or web-based list of permissible interchangeable products.

### **CURRENT STATE LAWS**

All states colored in blue have enacted legislation for biologics and biosimilar substitution.<sup>1,3</sup>



**References: 1.** Prescription Drug State Database. <a href="https://www.ncsl.org/research/health/prescription-drug-statenet-database.aspx">https://www.ncsl.org/research/health/prescription-drug-statenet-database.aspx</a>. Accessed May 3, 2023. **2.** FDA, Biosimilar Product Information, <a href="https://www.fda.gov/drugs/biosimilars/biosimilar-product-information">https://www.fda.gov/drugs/biosimilars/biosimilar-product-information</a>. Date Accessed May 3, 2023. **3.** Data on file. Johnson & Johnson Health Care Systems Inc.

# **MEDICAID EXPANSION**





# More patients than you think may now be eligible for Medicaid! Find out if your patients are eligible.

### **KEY FACTS**

- The Affordable Care Act provides states with additional federal funding to expand their Medicaid programs to cover adults under 65 years of age with incomes up to 133% of the Federal Poverty Level (FPL), which is effectively 138% of the FPL due to calculation method. Children (18 years of age and under) are eligible up to that income level or higher in all states.<sup>1</sup>
- In states with expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of other factors usually taken into account in Medicaid eligibility decisions.<sup>1</sup>

#### SUPPORT IN STATES THAT HAVE EXPANDED

- Patients can qualify based on income alone in states that have expanded Medicaid.
   Patients earning below 133% of the FPL will likely qualify for coverage. (In 2023, the FPL is \$14,580 a year as a single person or \$30,000 for a family of 4. Alaska and Hawaii use a different income limit.) Click here to learn more.
- Patients earning more than these amounts can buy a private insurance plan in the Marketplace, and/or may be eligible for tax credits that lower the cost of monthly premiums and out-of-pocket costs.<sup>1</sup>

#### SUPPORT IN STATES THAT HAVEN'T EXPANDED

- Patients earning more than 100% of the FPL will be able to buy a private health
  insurance plan in the Marketplace and may qualify for premium tax credits and other
  savings based on household size and income.
- Patients earning less than 100% of the FPL won't qualify for lower costs for private insurance based on income, but may be eligible for Medicaid, even without the expansion, based on the state's existing rules.<sup>1</sup>

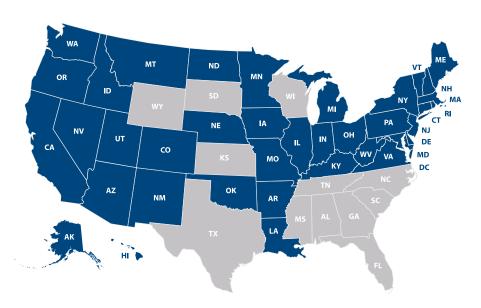
### HOW TO APPLY IF YOUR STATE HASN'T EXPANDED

Each state has coverage options that could work for your patients, particularly if they have children, are pregnant, or have a disability. In all states, patients can apply for Medicaid coverage in 1 of 2 ways:

- 1. Directly to the state Medicaid agency, using the "select your state" drop-down menu at <a href="https://www.healthcare.gov/medicaid-chip/eligibility/">https://www.healthcare.gov/medicaid-chip/eligibility/</a> to locate the contact information, or
- 2. By filling out an online application at <a href="https://www.healthcare.gov/medicaid-chip/medicaid-expansion-and-you/">https://www.healthcare.gov/medicaid-chip/medicaid-expansion-and-you/</a>, located under the option to "Apply for Medicaid coverage, even if your state hasn't expanded."

#### STATES WITH EXPANDED MEDICAID

The states colored in blue have implemented Medicaid expansion.3



**References: 1.** Medicaid Expansion & What It Means for You. <a href="https://www.healthcare.gov/medicaid-chip/medicaid-expansion-and-you/">https://www.healthcare.gov/medicaid-chip/medicaid-expansion-and-you/</a>. Accessed May 9, 2023. **2.** Annual Update of the HHS Poverty Guidelines, 88 Fed. Reg. 3424 (Jan. 19, 2023). **3.** Status of State Medicaid Expansion Decisions: Interactive Map. <a href="https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/">https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/</a>. Accessed May 9, 2023. **4.** Data on file. Johnson & Johnson Health Care Systems Inc.



# STATE HEALTH INSURANCE ASSISTANCE PROGRAMS (SHIPs)



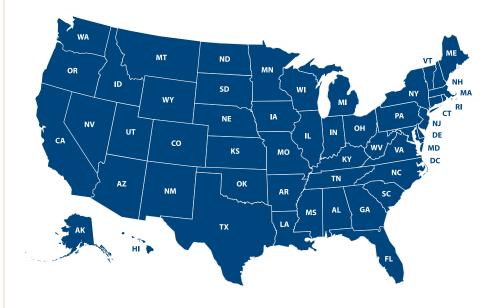
Free information. Free counseling. Learn about an outstanding resource for providers and patients with Medicare or Medicarerelated health insurance questions.

#### **KEY FACTS**

- State Health Insurance Assistance Program (SHIPs) provide free, in depth, oneon-one insurance counseling and assistance to Medicare beneficiaries, their
  families, friends, and caregivers. These are grant-funded projects of the federal
  U.S. Department of Health & Human Services (HHS), and the U.S. Administration for
  Community Living (ACL).<sup>1</sup>
- SHIPs provide free information and counseling for providers and patients with questions or concerns about Medicare or Medicare-related health insurance. SHIPs can also help beneficiaries save on Medicare costs.<sup>1</sup>

### **STATES WITH SHIP**

SHIPs operate in all 50 states, and also in the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands. To access SHIP descriptions and contact information, visit <a href="https://www.shiphelp.org/">https://www.shiphelp.org/</a>.



**Reference: 1.** SHIP, State Health Insurance Assistance Program, <a href="https://www.shiphelp.org/">https://www.shiphelp.org/</a>. Accessed April 18, 2023.



# STATE PHARMACEUTICAL ASSISTANCE PROGRAMS (SPAPs)



Don't give up—there may be assistance options for patients without insurance who are not eligible for government programs.

### **KEY FACTS**

- SPAPs offer prescription drug assistance for state residents who lack insurance coverage for medicines, or who were not eligible for other government programs. Low-income, elderly patients, and patients with disabilities who do not qualify for Medicaid are often assisted by SPAPs.<sup>1</sup>
- SPAPs utilize state funds to pay for a portion of insurance costs, usually for a defined population that meets certain enrollment criteria.<sup>1</sup>

#### **ADDITIONAL INFORMATION**

- Some states offer programs that can help people with certain illnesses pay for their prescription drugs. HIV/AIDS Drug Assistance Programs (ADAPs) and programs for people suffering from end-stage renal disease (ESRD) are programs in this category.<sup>1</sup>
- States that offer SPAPs often coordinate their SPAPs with Medicare Part D drug benefits. Check with the individual state program to see how it works with Part D.
- If a drug is covered by both your patient's SPAP and Part D plan, the patient's payment plus the SPAP payment for the drug will count towards the out-of-pocket maximum your patient is required to reach before his or her Medicare drug costs go down.<sup>2</sup>

### **CHALLENGES**

- An increasing number of states use discounts or bulk purchasing approaches that do not draw upon state funds for the drug purchases.
- Since the passage of the federal Affordable Care Act (ACA), state legislatures have been less active on SPAP issues.<sup>3</sup>

### **STATES WITH SPAP/ADAP PROGRAMS**

All 50 states currently have SPAPs and/or ADAPs in place. 1,3,4



**References: 1.** SPAP Chart. <a href="https://www.medicare.gov/pharmaceutical-assistance-program/state-programs.aspx">https://www.ncsl.org/research/health/state-pharmaceutical-assistance-programs.aspx</a>. Accessed April 8, 2022. **3.** ADAP Advocacy Association (AAA) AIDS Drug Assistance Programs (ADAP) Directory. <a href="http://adap.directory/directory">http://adap.directory/directory</a>. Accessed May 11, 2023. **4.** Your Guide to Medicare Prescription Drug Coverage. <a href="https://www.medicare.gov/media/10416">https://www.medicare.gov/media/10416</a>, p. 65. Accessed May 11, 2023.



# STANDARD PRIOR AUTHORIZATION (PA) FORM



# Standard PA forms may streamline processing and approvals to benefit both patients and office staff.

### **KEY FACTS**

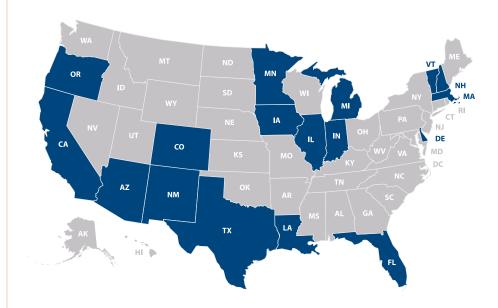
- A standardized, or "uniform," PA form may be required in certain states to submit PA requests to a health plan for review, along with the necessary clinical documentation. These standard forms can be used across payers and health benefit managers (this includes health insurers, prepaid managed care organizations, third-party administrators, entities that establish self-insurance plans, healthcare clearinghouses, and other entities that perform claims processing and other administrative functions).
- A standardized PA form assists providers by streamlining the data submission process for selected services that require PA.
- Standardized PA forms may help medical practices assist patients in receiving their necessary medical and healthcare services in a timely manner and with less administrative complexity.

#### **LIMITATIONS**

- Most standardized PA forms are only applicable to prescription drug benefits, but some states have standardized PA forms for other medical services.
- Standardized PA forms are typically not applicable to self-funded employersponsored health plans, Medicare Part D plans, and Medicaid fee-for-service plans.

### STATES WITH A STANDARD PA FORM

The states colored in blue are the only states that have a standard PA form.<sup>1</sup>



**Reference: 1.** Data on file. Johnson & Johnson Health Care Systems Inc.



# **ORAL PARITY LAWS**



Looking to limit patient costs influencing chemotherapy decisions? See how states are helping to equalize patient costs between oral and intravenous chemotherapy.

#### **KEY FACTS**

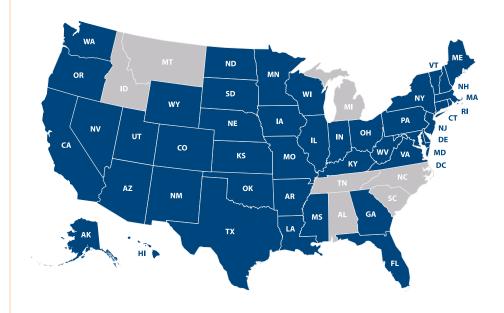
- Oral parity laws require payers to equalize patient cost-sharing between oral chemotherapy and intravenous (IV) chemotherapy under a given health plan.
- Patients are often required to pay more under their insurance plans for oral chemotherapy than for physician-administered treatment.
- Health plans typically cover IV chemotherapy as a medical benefit<sup>2</sup> with patients charged for treatment as part of an outpatient visit, usually requiring a flat co-payment that covers both the drug and the administration.<sup>3</sup> Average costs for the patient are \$20-\$40 per visit.<sup>4</sup>
- Oral parity laws are designed to address this discrepancy, enabling patients and physicians to choose the most effective treatment option without regard to potential cost.
- Health plans typically cover oral chemotherapy under their pharmacy benefit.
   A health plan's pharmacy benefit will usually require a patient to pay a percentage of the drug's cost, rather than a flat co-payment.

### **LIMITATIONS**

- State oral parity laws only govern health insurance plans that are subject to state oversight. This includes private individual, small group, and large group plans.
   Employer self-insured plans are generally regulated by the federal Employment Retirement Income Security Act (ERISA) and are not subject to state oversight.
   Medicare Part D is a public, federal program and is not subject to state insurance regulatory requirements. Note that eligibility criteria varies by state.
- Oral parity laws do not require health plans to offer chemotherapy services.
   Rather, they ensure that when chemotherapy services are offered, cost-sharing is comparable regardless of how they are administered.<sup>5</sup>

### STATES WITH ORAL PARITY LAWS

All states colored in blue have passed oral parity laws.<sup>5</sup>



References: 1. Milliman Client Report, Parity for Oral and Intravenous/Injected Cancer Drugs. Jan. 25, 2010. https://www.kff.org/wp-content/uploads/sites/2/2012/05/parity-oral-intravenous-injected.pdf, p. 4. Accessed May 9, 2023. 2. OLR, Anti-Cancer Medication Parity Laws in Select States, CT General Assembly. Sept. 12, 2012. http://www.cga.ct.gov/2012/rpt/2012-R-0419.htm. Accessed May 9, 2023. 3. Kaiser Health News, Some States Mandate Better Coverage of Oral Cancer Drugs. May 14, 2012. http://www.kaiserhealthnews.org/features/insuring-your-health/2012/cancer-drugs-by-pill-instead-of-iv-michelle-andrews-051512.aspx. Accessed May 9, 2023. 4. 2016 Milliman Medical Index. May 2016. https://www.milliman.com/-/media/Milliman/importedfiles/uploadedFiles/insight/Periodicals/mmi/2016-milliman-medical-index.ashx, p. 9, footnote 16. Accessed May 9, 2023. 5. Data on file. Johnson & Johnson Health Care Systems Inc.



# PATIENT ASSISTANCE PROGRAMS & NATIONAL FOUNDATIONS



No co-pay assistance? There are still options that may be available. Learn about non-profit or other options available to assist patients with prescription drug costs.

### **KEY FACTS**

• In recent years, healthcare choices have expanded significantly, due, in part, to advances in pharmaceutical treatments. Although prescription drug expense represents only a small portion of total U.S. healthcare spending, the out-of-pocket costs for individual patients can be significant. These are some of the resources that are available to assist patients with their prescription drug costs.

### **FOUNDATIONS & FUNDS**

For additional information regarding the **Veteran Community Care Program**, visit the sites below.

- For general information regarding the Veteran Community Care Program, including eligibility requirements:
- $\underline{https://www.va.gov/COMMUNITYCARE/programs/veterans/General\_Care.asp}$
- If you are a veteran who is interested in receiving care through the Veteran Community Care Program:
- https://www.va.gov/COMMUNITYCARE/programs/veterans/index.asp
- If you are a community provider interested in providing services to eligible veterans through the Veteran Community Care Program: https://www.va.gov/COMMUNITYCARE/providers/index.asp

**The Assistance Fund, Inc.** provides eligible underinsured individuals with financial assistance to cover all or part of the individuals' out-of-pocket cost for the supported medications. Patients must meet financial criteria and be diagnosed with a program-related illness.

4700 Millenia Blvd., Suite 410

Orlando, FL 32839

Phone: 1-855-845-3663

Fax: 1-833-865-3757

Website: www.tafcares.org

### **FOUNDATIONS & FUNDS (continued)**

**CancerCare** is a non-profit organization that helps people being treated for cancer afford co-payments for chemotherapy and targeted treatment drugs. Covered diagnoses may vary. Patients must be insured. Financial and clinical eligibility criteria apply.

275 Seventh Avenue 22nd Floor New York. NY 10001

Phone: 1-800-813-HOPE (4673)

Fax: 1-212-712-8495

E-mail: <a href="mailto:info@cancercare.org">info@cancercare.org</a>
Website: <a href="mailto:www.cancercare.org">www.cancercare.org</a>

**Good Days** provides co-pay assistance to underinsured patients who require the use of expensive, specialty therapeutics. Good Days maintains separate funds for each of the disease states covered and all disease/drug options may not always be available. Each disease and the medications covered are defined using proprietary guidelines.

2611 Internet Blvd.

Suite 105

Frisco, TX 75034

Phone: 1-877-968-7233 Fax: 1-214-570-3621

E-mail: <u>info@mygooddays.org</u>
Website: www.mygooddays.org

**HealthWell Foundation** is a co-payment assistance foundation that provides financial assistance to eligible individuals to cover coinsurance, co-payments, and deductibles for certain medications and therapies. Patients must be insured to participate.

P.O. Box 489

Buckeystown, MD 21717 Phone: 1-800-675-8416

Fax: 1-800-282-7692

E-mail:

grants@healthwellfoundation.org

Website:

www.healthwellfoundation.org

See more on next page

**Reference: 1.** CMS' 2021 National Health Expenditures Report states that retail prescription drugs represents 9% of total health spending. CMS, National Health Expenditures 2021 Highlights (2022), <a href="https://www.cms.gov/files/document/highlights.pdf">https://www.cms.gov/files/document/highlights.pdf</a>. Date Accessed May 2, 2023.



# PATIENT ASSISTANCE PROGRAMS & NATIONAL FOUNDATIONS



### **FOUNDATIONS & FUNDS (continued)**

Leukemia & Lymphoma Society (LLS) offers help with premiums and co-pays for patients who meet financial qualifying criteria and have an LLS Co-Pay Program-covered blood cancer diagnosis confirmed by a physician. Prescription drugs supplied to the patient by a pharmacy or administered in an office or hospital by a healthcare provider are included. The program cannot provide financial assistance for drugs not included on the patient's insurance plan or drug formulary. Prescription insurance coverage is required to qualify.

3 International Drive Suite 200 Rye Brook, NY 10573 Phone: 1-800-955-4572

Website: www.lls.org

# National Organization for Rare Disorders

(NORD) administers Patient Assistance Programs to help patients in financial need obtain medications. Available programs are medication, disorder, or clinical trial specific. Assistance includes help with the cost of prescription insurance premiums and co-payments, as well as other services. Eligibility criteria and maximum award levels can vary by program.

55 Kenosia Avenue Danbury, CT 06810

Phone: 1-800-999-6673 Fax: 1-203-263-9938

Website: www.rarediseases.org

### **FOUNDATIONS & FUNDS (continued)**

### **Patient Access Network Foundation**

provides financial support for out-of-pocket costs associated with a wide range of drugs to treat a number of conditions.

805 15th Street, NW

Suite 500 Washington, DC 20005

Phone: 1-866-316-PANF (1-866-316-7263)

E-mail: <u>info@panfoundation.org</u> Website: <u>www.panfoundation.org</u>

### Patient Advocate Foundation (PAF)

a division of the Patient Advocate Foundation, provides financial assistance with copayments, coinsurance, and deductibles for insured patients, including Medicare Part D beneficiaries, who financially and medically qualify. Pharmacies or providers may enroll patients online.

421 Butler Farm Road Hampton, VA 23666 Phone: 1-757-952-0118 Toll free: 1-866-512-3861

Fax: 1-757-952-0119

E-mail: cpr@patientadvocate.org

Website: www.copays.org

# Accessia Health (formerly Patient

**Services, Inc.),** offers premium assistance as well as a variety of co-pay assistance programs. Assistance is disease-specific and the type and availability of programs can vary.

P.O. Box 5930 Midlothian, VA 23112 Phone: 1-800-366-7741 Fax: 1-804-744-9388

Website: www.patientservicesinc.org

For a complete list of not-for-profit local, national, and state resources, please visit <a href="https://www.cancer.com/support-tools/advocacy-connector">https://www.cancer.com/support-tools/advocacy-connector</a>.



# **ADVOCACY CONNECTOR**



Your online destination to connect patients to national or state advocacy groups that can provide support.

#### **KEY FACTS**

- The Advocacy Connector website provides an interactive questionnaire that, when completed, identifies resources targeted to oncology patient needs. Available resources include financial, legal, and insurance assistance, among others.
- The Advocacy Connector makes it as easy as possible for you to find and contact the
  advocacy groups most relevant to your patient's needs. All you need to do is enter
  information about your patient's illness and the types of resources the patient is
  looking for, and the site will generate a list of groups and resources.

#### WEBSITE

https://www.cancer.com/support-tools/advocacy-connector

se this tool to find organizations	near you that can he	lp.		
tart by choosing the type of cance scate. Then click the "Show Reso e near you.			an an and the first of the second	
Select a cancer type	·	ľ	ZIP Code	*
Select all the resources you ar	re interested in: *			
Advocacy Help Lines		Alternative & Com	olementary Therapies	
Cancer Research		Caregiver Support		
Clinical Trials Information		Counseling		
End of Life Care		Fertility		
Financial Assistance		Legal & Insurance Assistance		
Materials in Other Languages (	(Spanish)	Men's Health Issue	es	
Pain Management & Palliative	Care	Patient Education		
Patient Support		Pediatric Patient Support		
Screening & Early Detection		Spiritual Support		
Survivorship		Travel Services		
Veterans Services		Wellness Activities, Nutrition & Exercise		
Women's Health Issues		Young Adult Cance	r Support	
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# **ELECTED OFFICIALS**



For more questions or concerns regarding state issues requiring legislative intervention, visit the sites below.

### **CONTACT YOUR STATE LEGISLATURE**

Visit the sites below to find your elected officials:

• U.S. SENATORS:

https://www.senate.gov/general/contact information/senators cfm.cfm

• U.S. REPRESENTATIVES:

http://www.house.gov/representatives/

• STATE LEGISLATURE WEBSITES:

https://www.congress.gov/state-legislature-websites