



# Affordability Options for Prescription Drugs

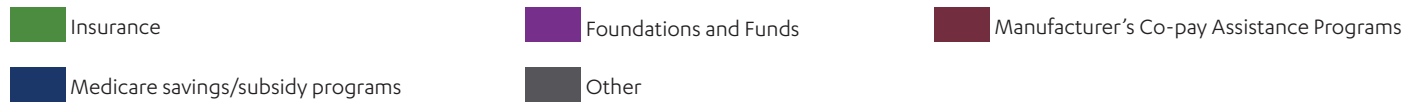
In recent years healthcare choices have expanded significantly, many due to advances in pharmaceutical treatments. Although prescription drug expense represents only a small portion of total U.S. healthcare spending<sup>1</sup>, the out-of-pocket costs for individual patients can be significant. This tool highlights some of the resources that are available to assist patients with their prescription drug costs and correlates the options with primary insurance status.

This resource 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 as of the publication date, 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. about coverage, levels of reimbursement or payment. 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.

<sup>1</sup>. Prescription drugs represented 10% of total health care spending in 2010; Source: National Center for Health Statistics. (2013). *Health, United States, 2012*; Table 113. Available at: <http://www.cdc.gov/nchs/data/health/health2012.pdf#113>.

# Options Based on Primary Insurance Coverage

## Options Based on Primary Insurance Coverage



IF YOU HAVE:	THESE RESOURCES MAY BE AVAILABLE:	
Medicare Part B	Medicare Supplemental Insurance (Medigap)	Medicare Savings Program (Qualified Medicare Beneficiary)
	Foundations and Funds	
Medicare Part D	Alternative Part D Plan	Medicare Extra Help (Low Income Subsidy)
	Foundations and Funds	
	State Pharmaceutical Assistance Programs (SPAPs)	Exception Request
Medicare Advantage (MA-PD)	Alternative Part D Plan; Original Medicare + Medigap	
	Foundations and Funds	Exception Request
Medicaid	Foundations and Funds	
Medicare w/Medicaid (dual eligible)	Medicare Extra Help (Low Income Subsidy)	Foundations and Funds
Commercial Insurance	Foundations and Funds	Manufacturer's Co-pay Assistance*
	Exception Request	
TRICARE (military retiree benefits)	Foundations and Funds	Exception Request
No Insurance	Insurance	Foundation and Funds
	State Pharmaceutical Assistance Programs (SPAPs)	
	Other Patient Assistance Programs Drug Discount Cards	

\*Qualified Health Plans (QHPs) offered through Health Insurance Marketplaces are not considered federal health care programs, thus QHP enrollees may be eligible for manufacturer co-pay assistance. Source: Letter to Rep. Jim McDermott from Kathleen Sebelius, Secretary of the Department of Health and Human Services (October 30, 2013). Available at: <http://mcdermott.house.gov/images/The%20Honorable%20Jim%20McDermott.pdf> (last accessed January 29, 2014).

## Sources of Prescription Drug Assistance

### INSURANCE

Programs/Resources	Services	Contact Information	Website
<b>Original Medicare (Parts A and B)</b>	Original Medicare is fee-for-service coverage under which the government pays healthcare providers directly for a beneficiary's Part A and/or Part B benefits. Coverage for prescription drugs may be added by purchasing a Medicare Part D prescription drug plan. Enrollees in Original Medicare may also purchase Medigap.	For coverage questions: <a href="http://www.medicare.gov/coverage">www.medicare.gov/coverage</a> <b>1-800-MEDICARE (1-800-633-4227)</b>	<a href="http://www.medicare.gov">www.medicare.gov</a> enter keywords: <b>Original Medicare</b>
<b>Medicare Part D (Prescription Drug Plan)</b>	Medicare Part D (Prescription Drug Plan—or PDP) policies, sold by private insurance companies, help cover costs associated with prescription drugs. Part D plans add coverage to Original Medicare and are also available as part of most Medicare Advantage plans. <b>NOTE:</b> Medigap does not cover costs associated with Medicare Part D.	For coverage questions, contact the individual plan  Find and compare costs and benefits for available Medicare Part D plans: <a href="http://www.medicare.gov/find-a-plan/questions/home.aspx">www.medicare.gov/find-a-plan/questions/home.aspx</a>	<a href="http://www.medicare.gov">www.medicare.gov</a> enter keywords: <b>Part D</b>
<b>Medicare Advantage (MA and MA-PD)</b>	Medicare Advantage (MA) is a type of Medicare health plan offered by a private company that contracts with Medicare to provide Part A and Part B benefits. Under MA, Medicare services are covered through the plan and are not paid for under Original Medicare. Most MA plans also offer prescription drug coverage (MA-PD). <b>NOTE:</b> Medicare Supplement Insurance (Medigap) may not be used to cover costs associated with Medicare Advantage plans. If a beneficiary is enrolled in a Medicare Advantage Plan that includes prescription drug coverage (MA-PD) and joins a PDP, they will be disenrolled from their MA plan and returned to Original Medicare. They may then be eligible to purchase Medigap.	For coverage questions, contact the individual plan  Find and compare costs and benefits for available Medicare Advantage policies: <a href="http://www.medicare.gov/find-a-plan/questions/home.aspx">www.medicare.gov/find-a-plan/questions/home.aspx</a>	<a href="http://www.medicare.gov">www.medicare.gov</a> enter keywords: <b>Medicare Advantage</b>
<b>Medicare Supplement Insurance (Medigap)</b>	Medigap policies, sold by private insurance companies, help pay for some of the healthcare costs that Original Medicare (Medicare Parts A and B) does not cover, including co-payments, co-insurance, and deductibles. Purchasers must have Medicare Parts A and B. The monthly premium and benefits vary between plans.  Medigap plans cover all or most of Medicare Part B co-insurance/co-payment costs. <b>NOTE:</b> Medigap does not cover costs associated with Medicare Part D or Medicare Advantage (Part C).	Find and compare costs and benefits for available Medigap policies: <a href="http://www.medicare.gov/find-a-plan/questions/medigap-home.aspx">www.medicare.gov/find-a-plan/questions/medigap-home.aspx</a>  Locate State Insurance Departments and information about Medigap policies available in each state: <a href="http://www.medicare.gov/Contacts/staticpages/sids.aspx">www.medicare.gov/Contacts/staticpages/sids.aspx</a>	Medigap website: <a href="http://www.medicare.gov">www.medicare.gov</a> enter keyword: <b>Medigap</b>

## MEDICARE SAVINGS/SUBSIDY PROGRAMS

Programs/Resources	Services	Contact Information	Website
<b>Medicare Extra Help (Low Income Subsidy)</b>	<p>Extra Help is a Medicare program to help people with limited income and resources pay Medicare prescription drug costs. This program is also called the Low Income Subsidy (LIS). Those that qualify can receive help paying the drug plan premium, deductible, co-insurance, and co-payments, and will have no coverage gap.</p> <p>Automatically qualifying for Extra Help are those Medicare beneficiaries receiving: 1) full Medicaid coverage (dual-eligible); 2) assistance through the QMB Medicare Savings Program; or 3) Supplemental Security Income (SSI) benefits. Others may qualify to apply.</p>	<p>Call Social Security to apply by phone or request an application: Phone: <b>1-800-772-1213</b> or, apply at the local Social Security office.</p>	<a href="http://www.ssa.gov/prescriptionhelp">www.ssa.gov/prescriptionhelp</a>
<b>Medicare Savings Program: Qualified Medicare Beneficiary Program (QMB)</b>	<p>The QMB Program is one of the Medicare Savings Programs available to low income Medicare beneficiaries that meet the eligibility criteria. QMB helps pay for Part A and/or Part B premiums, deductibles, co-insurance, and co-payments, thus may help with the out-of-pocket costs associated with Medicare Part B drugs.</p> <p>The names of the programs and how they work may vary by state and they are not available in Puerto Rico or the U.S. Virgin Islands.</p>	<p>Call or visit the State Medical Assistance (Medicaid) office, and ask for information on Medicare Savings Programs.</p> <p>To locate phone numbers, by state: <a href="http://www.medicare.gov/contacts">www.medicare.gov/contacts</a> or call: <b>1-800-MEDICARE (1-800-633-4227)</b>, and say: <b>Medicaid</b></p> <p>Contact the local State Health Insurance Assistance Program (SHIP). For SHIP phone numbers by state see: <a href="http://www.medicare.gov/contacts">www.medicare.gov/contacts</a></p>	<p>Medicare Savings Program website: <a href="http://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html">www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html</a></p>

## FOUNDATIONS AND FUNDS

<b>The Assistance Fund, Inc.</b>	<p>The Assistance Fund Co-pay Assistance Programs provide 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.</p>	<p>5323 Millenia Lakes Boulevard Suite 200 Orlando, Florida 32839 Phone: <b>1-877-245-4412</b> Fax: <b>1-866-254-9411</b> E-mail: <a href="mailto:patientadvocates@assistfund.org">patientadvocates@assistfund.org</a></p>	<a href="http://www.theassistancefund.org">www.theassistancefund.org</a>
<b>CancerCare Co-Payment Assistance Foundation</b>	<p>The CancerCare Co-Payment Assistance Foundation is a nonprofit 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.</p>	<p>275 Seventh Avenue New York, NY 10001 Phone: <b>1-866-55-COPAY (1-866-552-6729)</b> Fax: <b>1-212-601-9750</b> E-mail: <a href="mailto:information@cancercarecopay.org">information@cancercarecopay.org</a></p>	<a href="http://www.cancercarecopay.org">www.cancercarecopay.org</a>

## FOUNDATIONS AND FUNDS (continued)

Programs/Resources	Services	Contact Information	Website
<b>Chronic Disease Fund, Inc. (CDF)</b>	CDF provides co-pay assistance to under-insured patients that require the use of expensive, specialty therapeutics. CDF 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. Only FDA-approved medications are supported.	6900 N. Dallas Parkway Suite 200 Plano, TX 75024 Phone: <b>1-877-YOUR-CDF</b> Email: <b>info@cdfund.org</b>	<a href="http://www.cdfund.org/Copay-Assistance.aspx">www.cdfund.org/Copay-Assistance.aspx</a>
<b>HealthWell Foundation</b>	HealthWell is a co-payment assistance foundation that provides financial assistance to eligible individuals to cover co-insurance, co-payments and deductibles for certain medications and therapies. Patients must be insured to participate.	P.O. Box 4133 Gaithersburg, MD 20878 Phone: <b>1-800-675-8416</b> Fax: <b>1-800-282-7692</b> Email: <b>info@healthwellfoundation.org</b>	<a href="http://www.healthwellfoundation.org">www.healthwellfoundation.org</a>
<b>The Leukemia &amp; Lymphoma Society (LLS) Co-Pay Assistance Program</b>	The Leukemia & Lymphoma Society Co-Pay Assistance Program offers help with premiums and co-pays for patients that meet financial qualifying criteria and have an LLS Co-Pay Program-covered blood cancer diagnosis confirmed by a physician. This program includes prescription drugs supplied to the patient by a pharmacy or administered in an office or hospital by a healthcare provider. The program cannot provide financial assistance for drugs that are not included on the patient's insurance plan or drug formulary. Prescription insurance coverage is required to qualify for this program.	Phone: <b>1-877-557-2672</b>	<a href="http://www.lls.org">www.lls.org</a>
<b>National Organization for Rare Disorders (NORD)</b>	NORD administers Patient Assistance Programs to help patients with 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 06813-1968 Phone: <b>1-203-744-0100</b>	<a href="http://www.rarediseases.org">www.rarediseases.org</a>
<b>Patient Access Network Foundation (PAN)</b>	The 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.	P.O. Box 221858 Charlotte NC 28222-1858 Phone: <b>1-866-316-PANF (1-866-316-7263)</b> Email: <b>contact@patientaccessnetwork.org</b>	<a href="http://www.panfoundation.org">www.panfoundation.org</a>

## FOUNDATIONS AND FUNDS (continued)

Programs/Resources	Services	Contact Information	Website
<b>The Patient Advocate Foundation (PAF) Co-Pay Relief Program (CPR)</b>	The PAF CPR Program is one of the divisions of the Patient Advocate Foundation. It provides financial assistance with co-payments, co-insurance and deductibles for insured patients, including Medicare Part D beneficiaries, who financially and medically qualify. Pharmacies or providers may enroll patients online.	PAF Co-Pay Relief 421 Butler Farm Road Hampton, Virginia 23666 Phone: <b>1-757-952-0118</b> Toll free: <b>1-866-512-3861</b> FAX: <b>1-757-952-0119</b>	<a href="http://www.copays.org">www.copays.org</a> Provider Online Application Portal: <a href="http://www.copays.org/providers">www.copays.org/providers</a> Pharmacy Online Application Portal: <a href="http://www.copays.org/pharmacy">www.copays.org/pharmacy</a> Patient Online Application Portal: <a href="http://www.copays.org/patients">www.copays.org/patients</a>
<b>Patient Services, Inc.</b>	Patient Services 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 from time to time.	Phone: <b>1-800-366-7741</b>	<a href="http://www.patientservicesinc.org">www.patientservicesinc.org</a>

## MANUFACTURER'S CO-PAY ASSISTANCE PROGRAMS

<b>Manufacturer's Co-Pay Assistance Programs</b>	Some pharmaceutical manufacturers offer assistance with out-of-pocket costs for the drugs they sell. Support may include savings on private insurance co-pay, deductible, and co-insurance medication costs.  <b>NOTE:</b> Use of co-pay assistance cards is prohibited if prescriptions are paid in whole or in part by any state or federally funded programs, including, but not limited to, Medicare or Medicaid, Medigap, VA, DOD, TriCare or state pharmaceutical assistance programs (SPAPs). The Department of Health and Human Services does not consider Qualified Health Plans (QHPs) to be federal health care programs.	Contact individual manufacturers for program availability and details.	
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## OTHER

### SPAPs and Other Patient Assistance Programs

<b>Manufacturer Pharmaceutical Assistance Programs (PAPs)</b>	Some pharmaceutical companies offer assistance programs for the drugs they manufacture. Programs vary by company and drug but generally apply to those without prescription drug coverage and who qualify based on financial need.		<a href="http://www.Medicare.gov">www.Medicare.gov</a>  Enter keyword: <b>Pharmaceutical Assistance Program</b> and search by drug name for available programs.
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## OTHER (continued)

Programs/Resources	Services	Contact Information	Website
<b>Johnson &amp; Johnson Patient Assistance Foundation, Inc. Patient Assistance Program</b>	The Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAF)* assists uninsured patients to obtain medications they are not able to afford. Qualified patients receive free medications manufactured and donated by the Operating Companies of Johnson & Johnson.	P.O. Box 221857 Charlotte, NC 28222-1857 Phone: <b>1-800-652-6227</b> Fax: <b>1-888-526-5168</b>	<a href="http://www.JJPAF.org">www.JJPAF.org</a>
<b>State Health Insurance Assistance Program (SHIP)</b>	SHIP is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. Through federal grants directed to states, SHIP provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities.	For more information about the SHIP program in each state, or to contact an area SHIP counselor, please go to: <b><a href="http://www.shiptalk.org">www.shiptalk.org</a></b>	<a href="http://www.shiptalk.org">www.shiptalk.org</a>
<b>State Pharmaceutical Assistance Programs (SPAPs)</b>	Many states offer help paying drug plan premiums and/or other drug costs. Programs vary by state and may not be available in every location. May require the patient to be enrolled in Medicare Part D or meet eligibility requirements based on a specific diagnosis or condition.	Search available programs by state at the Medicare.gov website. Details regarding the specific programs and their requirement are contained in the drop-down menus.	<a href="http://www.medicare.gov/pharmaceutical-assistance-program/state-programs.asp">http://www.medicare.gov/pharmaceutical-assistance-program/state-programs.asp</a>
<b>Drug Discount Cards</b>			
<b>Issuer Specific</b>	Discount drug cards provide a discount on the purchase price of certain medications. The cards may not be used in combination with insurance or to lower a co-payment. Not all medications are included and the amount of discount varies. Some discount cards are free and others require fees. Discount drug cards are offered by state governments, drug companies, non-profit and for-profit businesses.		
<b>Exception Requests</b>			
<b>Payer Specific</b>	Under most prescription drug benefit programs a beneficiary, or provider on their behalf, may request a coverage determination regarding their drug benefits, including the amount that a payer requires a patient to pay for a prescription drug. Policies and specific processes may vary by plan.	Contact patient's prescription drug plan or pharmacy benefits manager (PBM).	For general information and resources regarding the Medicare Part D exceptions process: <b><a href="http://www.cms.gov/MedPrescriptDrugApplGriev">www.cms.gov/MedPrescriptDrugApplGriev</a></b>
<b>Information Resources/Referral Services</b>			
<b>The Advocacy Connector</b>	The Advocacy Connector is an online service of Janssen Biotech, Inc. The site provides an interactive questionnaire that, when completed, identifies resources targeted to oncology patient needs. Available resources include financial, legal and insurance assistance, among others.		<a href="http://www.advocacyconnector.com">www.advocacyconnector.com</a>

\* Johnson & Johnson Patient Assistance Foundation, Inc. Patient Assistance Program is an independent, non-profit program that is not owned or operated by the Operating Companies of Johnson & Johnson.

## OTHER (continued)

Programs/Resources	Services	Contact Information	Website
<b>Benefits Check-Up</b>	This is a National Council on Aging service that helps find programs to assist people ages 55 and older, to pay for some of their costs of prescription drugs, health care, and other services. The site provides an interactive questionnaire that, when completed, identifies possible affordability resources targeted to the individual patient situation.	National Council on Aging 1901 L Street, NW, 4th Floor Washington, D.C. 20036 Phone: <b>1-202-479-1200</b>	<a href="http://www.benefitscheckup.org">www.benefitscheckup.org</a>
<b>Janssen Prescription Assistance</b>	Janssen Prescription Assistance provides information about prescription assistance programs sponsored by relevant Janssen Pharmaceuticals Companies as well as up-to-date information about independent foundations that may have available funding to help minimize drug costs. This website provides the ability to search for a specific product and find eligibility requirements, program links, and other contact information.		<a href="http://www.JanssenPrescriptionAssistance.com">www.JanssenPrescriptionAssistance.com</a>
<b>Partnership for Prescription Assistance (PPARx)</b>	The PPARx prescription assistance program was created to make it easier for low-income uninsured patients to get free or nearly free prescription medicines through existing patient assistance programs. PPARx does not directly provide assistance but serves as a resource for locating available programs.	Phone: <b>1-888-4PPA-NOW (1-888-477-2669)</b>	<a href="http://www.PPARx.org">www.PPARx.org</a>
<b>Rx Assist</b>	Rx Assist provides a directory of Patient Assistance Programs run by pharmaceutical companies to provide free medications to people with financial need. Patients or providers may locate available programs by searching drug or manufacturer name.	Search for available programs by drug or manufacturer name at the Rx Assist website: <a href="http://www.rxassist.org">www.rxassist.org</a>	<a href="http://www.rxassist.org">www.rxassist.org</a>

**NOTE:** The ability to enroll/disenroll and switch between types of Medicare coverage and Medigap plans is limited to the annual open enrollment period (October 15th - December 7th) unless specific circumstances qualify a beneficiary for a Special Enrollment Period.

**NOTE:** Use of co-pay assistance cards is prohibited if prescriptions are paid in whole or in part by any state or federally funded programs, including, but not limited to, Medicare or Medicaid, Medigap, VA, DOD, TriCare or state pharmaceutical assistance programs (SPAPs). Qualified Health Plans (QHPs) offered through Health Insurance Marketplaces are not considered federal health care programs. QHP enrollees may be eligible for manufacturer co-pay assistance.

**NOTE:** This list is not intended to be all-inclusive. Additional resources may be found through professional societies, patient advocacy organizations, drug manufacturers or others.

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