

## Resource Guide

### Finding your way to the right information

Some steps in the journey to reducing drug costs will require your research efforts. The following is a resource guide designed to help you find your way amidst the different options available to you. These options will usually require an application, information about your specific medications, and/or financial and health status information.

**Patient Assistance Programs.** Federal and state governmental agencies, private foundations, and pharmaceutical companies offer assistance programs to individuals who meet certain levels of need. For more information, see the following websites compiled by the Texas Department of Aging and Disability Services:<sup>1</sup>

- Partnership for Prescription Assistance, [www.pparx.org/Intro.php](http://www.pparx.org/Intro.php) – a database of research-based pharmaceutical companies that provide prescription medicines free of charge to physicians whose patients might not otherwise have access to necessary medicines.
- Benefits CheckUp, [www.benefitscheckup.org/](http://www.benefitscheckup.org/) – a free, easy-to-use service that identifies federal and state assistance programs for older Americans.
- Access to Benefits Coalition, [www.accesstobenefits.org](http://www.accesstobenefits.org) – a public-private partnership dedicated to ensuring that low-income Medicare beneficiaries know about and can make optimal use of new Medicare prescription drug benefits and all available resources for saving money on prescription drugs.

**Pharmaceutical Company Assistance.** Many drug makers offer free supplies of their own products to persons who do not have prescription drug coverage. Sadly, with the inception of Medicare Part “D,” many of these programs for eligible Medicare beneficiaries have been limited due to the availability of prescription drug coverage. While coverage under Part “D” may be a limiting factor, it certainly does not exclude older adults from qualifying for prescription drug assistance programs. For a free directory, call (800) 762-4636, or go to [www.pparx.org/Intro.php](http://www.pparx.org/Intro.php).<sup>2</sup>

**Rx Discount Programs.** Prescription discount programs may be available through many drug companies as well as private entities, such as foundations. These programs typically allow eligible individuals to purchase a 30-day supply of certain prescription drugs at a discount or specified co-payment. To be eligible, however, participants must meet income criteria and have no other form of prescription drug coverage, in most cases.<sup>3</sup> For specific information about qualifications, check with the particular program.



For help in this area, see the following charts and information, which compare drug discount cards and supplies; the names of several companies offering these services along with their phone numbers, websites, and common discounts; and examples of products that are discounted. These discount cards may be offered by for-profit or non-profit entities or pharmaceutical manufacturers that have made arrangements with pharmacies to discount certain drugs. Note that cards other than those offered by the pharmaceutical manufacturer may have an annual or monthly fee.

- Drug discount cards and pharmaceutical manufacturer drug discount cards: [www.rxassist.org/faqs/drug-discount-cards.cfm](http://www.rxassist.org/faqs/drug-discount-cards.cfm)

Additionally, ask your pharmacist about discounts available, or search the website at [www.rxassist.org](http://www.rxassist.org) for more information.

Additional resources for prescription drug assistance may be found by searching the following websites:<sup>1</sup>

- Pfizer Helpful Answers, [www.pfizerhelpfulanswers.com/](http://www.pfizerhelpfulanswers.com/) – program offered by Pfizer to low-income individuals who do not currently have prescription drug coverage.

- Together Rx, [www.togetherrxaccess.com/home.html](http://www.togetherrxaccess.com/home.html) – prescription drug savings program that provides savings to eligible enrollees on more than 150 widely prescribed medicines.
- NeedyMeds.com, [www.needymeds.com](http://www.needymeds.com) – Information about many different prescription assistance programs offered by various groups.



**Veteran & Military Benefits.** Veterans and military personnel, retirees, spouses, widows, and dependents may qualify for health benefits, including reduced or no-cost prescription drugs. To find out about the benefits available to you if you are a veteran, call (877) 222-8387, or go

to the Veteran’s Administration website at [www1.va.gov/health\\_benefits/](http://www1.va.gov/health_benefits/). If you are a military retiree, spouse, widow, or dependent, call (800) 538-9552, or go to [www.tricare.osd.mil](http://www.tricare.osd.mil).

**Disability Assistance Programs.** People with disabilities can seek help through Medicare programs. Medicare program benefits are for people with disabilities regardless of age. Go to the Medicare website at [www.medicare.gov](http://www.medicare.gov) for eligibility.

**Assistance for Children.** There are several important programs that can help pay for health premiums, prescription drugs, and other health services for children and their families who qualify.

- *Medicaid* – Medicaid health insurance is provided at no cost to qualifying children. Children’s health care benefits under Medicaid are extensive and often are better than benefits packages offered by private employers. Medicaid emphasizes preventive health so that children’s health problems can be caught early or prevented altogether.

Once qualified for Medicaid, the child continues to receive coverage until a change occurs in the child’s or the family’s situation that would cause disqualification. The child’s situation is checked periodically, usually once every six months or possibly more often, to determine if the child still qualifies for Medicaid coverage. Income and asset requirements are considered for qualification to Medicaid for children.

- *CHIP* – The Children’s Health Insurance Program is available to help with the insurance cost problem

that is faced by many families. This insurance is available to children in working families, including families that include individuals with a variety of immigration statuses (see [www.insurekidsnow.gov/](http://www.insurekidsnow.gov/) for more information).<sup>4</sup> In CHIP, higher-income families may pay monthly premiums, which cover all children in the family. Most families also will have co-payments for doctor visits, prescription drugs, and emergency care.

CHIP is offered by private health plans. It covers services such as prescription drugs, as well as hospital care, surgery, x-rays, physical/speech/occupational therapies, emergency services, transplants, and regular health check-ups and immunizations.

For a complete list of benefits offered through CHIP to Texans, call the CHIP hotline at 1-800-647-6558.

You can also check for recent updates to CHIP and Medicaid that may impact your family by going to the Texas Health and Human Services Commission website at [www.chipmedicaid.org](http://www.chipmedicaid.org).



- *SKIP* – The State Kids Insurance Program is a program that can help cover children’s health premiums for State of Texas employees. If you don’t qualify for Medicaid and meet the other socioeconomic eligibility requirements, this may be a cost-saving possibility. For requirements, see their website at [www.ers.state.tx.us/insurance/skip/default.aspx](http://www.ers.state.tx.us/insurance/skip/default.aspx), or contact the hotline: 1-800-647-6558.<sup>5</sup>

**Discount Mail Order Programs.** Discount mail order programs both in and out of the United States can offer cost savings on prescriptions. A key element in mail order is quality control of your drugs (e.g., making sure temperature-sensitive drugs are not harmed) and avoiding fraud. There are many mail order options, but here is a list recommended by the American Association for Retired Persons:<sup>2</sup>

- AARP program – (800) 289-8849 or [www.aarp pharmacy.com](http://www.aarp pharmacy.com)
- Medco Health – (877) 733-6765 or [www.yourxplan.com](http://www.yourxplan.com)

- DestinationRX (for price comparison among plans)  
– [www.drx.com](http://www.drx.com)
- Minnesota Senior Federation (for help filling prescriptions from licensed Canadian pharmacies)  
– (877) 645-0261, ext. 124
- United Health Alliance (for help filling prescriptions from licensed Canadian pharmacies)  
– (866) 633-7483

Note: The U.S. Food and Drug Administration (FDA) does not recommend mail order outside of the United States for safety reasons. If you decide to use mail order from outside the U.S., be sure to use one of the reputable services, such as those listed above, and be sure you understand the risks (see “[Fraud Alert](#)” for more information).

**Medicare Assistance.** Medicare is the federally funded health insurance program for those over age 65 and certain disabled individuals. As a part of a major restructuring of the Medicare system, Medicare began offering widespread coverage for medications to beneficiaries beginning January 1, 2006. To help you make an informed decision about whether or not new Medicare services will be able to help you to better afford your prescription drugs, see our handout, “[Medicare Part D: The prescription drug benefit.](#)”

## Sources

1. Texas Department of Aging and Disability Services (2004). Helpful links. Retrieved February 1, 2005. From <http://www.dads.state.tx.us/services/txcares/HelpfulLinks.html>.
2. American Association for Retired Persons (2003). Seven ways to cut Rx drug costs. Retrieved January 14, 2005. From [http://www.aarp.org/bulletin/prescription/Articles/a2003-09-30-cut\\_rxdrugs.html](http://www.aarp.org/bulletin/prescription/Articles/a2003-09-30-cut_rxdrugs.html)
3. Texas Department of Aging and Disability Services (2004). Manufacturer-sponsored assistance. Retrieved February 1, 2005. From <http://www.dads.state.tx.us/services/txcares/manufacturer-sponsored.html>.
4. United States Department of Health and Human Services (2005). Your child may be eligible for free or low-cost health insurance. Retrieved February 4, 2005. From <http://www.insurekidsnow.gov/>.
5. Employees Retirement System of Texas (2005). State kids insurance program (SKIP). Retrieved February 4, 2005. From <http://www.ers.state.tx.us/Insurance/Publications/skipbrochure.html>.