



8 Ways to Help Your Clients Save on Prescription Drug Costs

Drug costs can be extremely expensive for your clients, and there are several different ways that they may be able to save on their drug costs if they qualify. We've collected some resources for you to use as you are speaking with your clients to help them get the most out of their Part D drug coverage.

1. The Extra Help Plan

Eligibility

Medicare offers a program called Extra Help that assists recipients with their drug costs if they meet certain asset and income limits. Those receiving Extra Help in 2017 will pay no more than \$3.30 for each generic covered drug and \$8.25 for each brand name covered drug.

If your client is single and their 2016 annual income is up to \$17,820, and their resources are valued up to \$13,640 they may qualify for Extra Help.

If you have clients that are married and their 2016 annual income is up to \$24,030 and their resources are valued up to \$27,250 they may qualify for Extra Help.

Items that are counted as resources are:

- Money in checking and savings accounts
- Bonds
- Stocks

Items that are not counted as resources are:

- Home
- One vehicle
- Furniture

- Up to \$1,500 set aside for burial expenses
- Burial plot
- Other personal and household items

[Click Here to Apply](#)

Automatic Eligibility

Some of your clients may qualify for Extra Help automatically if they have Medicare and:

- Are covered fully by Medicaid
- Are enrolled in a Medicare Savings Program (Medicaid assists in paying their Part B premiums)
- Receive SSI (Supplemental Security Income) benefits

Eligibility Status Changes

Eligibility status must be verified each year as income amounts and resource counts can change.

- If your client no longer qualifies for Extra Help, they will receive a notice on grey paper by the end of September. If they believe they have received this notice in error, they will need to go through the application process to find out.
- If their copayment amount changes in 2018, your client will get a notice in October on orange paper.
- If no notices are received, your client's Extra Help will remain the same

Payment

If your client is ever in question of whether they are paying the right amount, they can call their drug plan. The drug plan may retrieve their information to see which level of Extra Help they should be receiving. They can conduct a [personalized search](#) or [search by plan name](#) for their plan's contact information.

If your client has paid for prescriptions and does qualify for Extra Help but had not yet been enrolled in a Part D plan, they may be able to recover some of those costs if they have kept their receipts.

Medicare also has the Limited Income Newly Eligible Transition Program (NET) that can be reached at 1-800-783-1307, and TTY:711 for assistance.

How to Apply

As an agent, you can fill out this form for your client with the Good Samaritan law covering your inputting of their information at the client's request. Help your clients apply by clicking [here](#).

2. Generic Drugs & Alternative Brand Name Drugs

Encourage your client to speak with their doctor about generic drug options to their brand name drugs. If there are no generic options, have them ask about a less expensive brand they could use to treat their same health issue.

3. Mail Order Pharmacies

Ask your clients if they have considered using mail order pharmacies. Mail order pharmacies can sometimes offer discounts on prescriptions when certain size orders are made.

4. Utilize the Medicare Plan Finder

[The Medicare Plan Finder](#) is a tool provided to seniors that can be used to search for drug plans with lower costs.

5. Check State Programs for Drug Cost Assistance

Many states and the U.S. Virgin Islands have their own Pharmaceutical Assistance programs. Your clients can use the [Lookup Tool](#) provided by Medicare to find out if their state participates, or they can contact their SHIP (State Health Insurance Program).

6. Check Drug Companies for Cost Assistance

Some drug companies offer coupons, discounts, or other payment assistance options for their drugs. This method may be the best way to serve those clients who are not eligible for Medicaid but still have lower financial resources and higher drug costs.

[Click here to use Medicare.gov's tool](#) to search your client's medications to see if assistance is provided.

Directions: Click on the first letter of your drug name to see if any programs are available for the drugs you are taking. If your drug is on the list click “details” for detailed information about the program. See the example for the drug “Novolog” below.

Drug Name	Novolog
Drug Company	Novo Nordisk Pharmaceuticals, Inc.
Drug Program	Novo Nordisk Patient Assistance Program
Eligibility Criteria	<ul style="list-style-type: none"> • Patient must be a US citizen or legal resident • Patient cannot have or qualify for: <ul style="list-style-type: none"> - Any private prescription coverage such as an HMO or PPO - Any federal, state or local program such as Medicare or Medicaid. Exceptions include patients who have entered the coverage gap (donut hole) in Medicare Part D and patients who have applied for and been denied Medicare Extra Help/Low Income Subsidy (LIS) and are Medicare eligible - Department Veterans Affairs (VA) prescription benefits • Patient’s total household income must be at or below 300% of the Federal Poverty Level • Patients who are Medicaid eligible must have applied for and been denied by Medicaid to be eligible for this program • If the patient is Medicare eligible but does not have Medicare Part D coverage, the patient must have applied for and been denied the Low Income Subsidy (LIS) from the Social Security Administration (SSA). To apply for LIS, please contact the SSA at 800-772-1213 (TTY 800-325-0778) or go to www.socialsecurity.gov/prescriptionhelp/
Benefits/Assistance	<ul style="list-style-type: none"> • Novo Nordisk Patient Assistance Program (PAP) encompasses our goal of continued commitment to people living with diabetes and the Novo Nordisk Triple Bottom Line. Novo Nordisk PAP provides free medicine to those who qualify.
	<ul style="list-style-type: none"> • If approved, a free 120-day supply of the requested medication will be sent to the prescribing healthcare providers’ office to be picked up at the patient’s convenience. Novo Nordisk will automatically contact the healthcare provider 90 days later to approve the medication refill. • NOTE: New patients approved for Novo Nordisk PAP are eligible for insulin vials only.
Website/Contact Information	<p>Address: P.O. Box 370 Somerville, NJ 08876</p> <p>Phone: (866) 310-7549</p> <p>Website: https://www.comerstones4care.com/patient-assistance-program.html - Opens in a new window New Window icon</p>

7. Co-Pay Relief Program through the Patient Advocate Foundation

The Co-Pay Relief Program (CPR) is a program offered by the Patient Advocate Foundation that provides financial assistance to insured patients who meet certain qualifications. This financial assistance can be applied to co-payments, co-insurance, and deductibles for Medicare, pharmaceutical treatments, and prescription drugs.

Eligibility Requirements:

- Patient must be currently insured and have coverage for the medication(s) for which they seek financial assistance
- Patient must have a physician confirmed diagnosis of the disease under which they are requesting financial assistance
- Patient must reside and receive treatment in the United States
- Patient's income must fall below the income guidelines of the fund under which they are requesting financial assistance. All funds have income guidelines of either 300% or 400% or less of the Federal Poverty Guideline with consideration for the Cost of Living Index (COLI) and the number in the household.
- Patient will be informed immediately upon application if they qualify for assistance.

8. Individual Company Assistance Programs

There are many online resources available to search company assistance programs. We have provided a few in the list below to get you started. You can also call Kristin with Eldercare Insurance Services at 800.777.9322 for further assistance.

[**Rx Assist**](#)

[**Takeda Drug Assistance**](#)

[**Rx Hope**](#)

[**Needy Meds**](#)

[**Patient Assist**](#)

[**Partnership for Prescription Assistance**](#)

[**Patient Advocate Foundation Co-Pay Relief**](#)

[**HealthWell Foundation**](#)