

Prescription Assistance

What is prescription assistance?

Prescription assistance helps to pay for your or your child's medications. If you have difficulty paying for medications, there are assistance programs for which you can apply—whether or not you have prescription coverage.

How do I know what my current insurance will cover for prescriptions?

The first step to finding help in purchasing prescriptions is to understand your current prescription coverage. If you have private insurance, read your health care insurance policy or summary plan description to learn if you have prescription coverage and the conditions of the coverage. Some insurance plans cover both medical care and prescriptions. Sometimes the prescription insurance plan and the medical care insurance plan are separate.

If you and your child are covered by public insurance (Medical Assistance, Tax Equity and Fiscal Responsibility Act (TEFRA), MinnesotaCare, or Medicare), your insurance may or may not cover your medications. Call the customer service number on the back of your insurance card to ask for the conditions of your prescription coverage in writing. In addition, the Minnesota Department of Human Services website has information on prescription drug coverage for people enrolled in Minnesota Health Care Programs, including lists of preferred medications, the medications that require prior authorization, and medications that require a diagnosis code. This website also provides links to information about how to fill out prescription claims forms for Minnesota Health Care Programs.

The next step is to understand the conditions of your prescription insurance. Conditions within your plan might include purchasing generic rather than brand-name medication (unless specified by your physician), paying a set fee per each medication or a percentage copay, annual caps or deductibles on medication costs, and/or coverage limits. Knowing the conditions can help you work with your doctor to lower the cost of medications.

What is the difference among brand-name, generic, and therapeutic alternative medications?

When medications are developed, they are given a brand name and a generic name. A manufacturer is given the patent for the brand-name medication and is the only company allowed to sell the drug under that name. Brand-name medications have patent protection for a certain length of time.

A generic medication has the same active ingredients in the same quantities as the brand-name drug, but other manufacturers produce it after the brand-name medication patent protection has run out. Competition among manufacturers can drive down the cost. The U.S. Food and Drug Administration (FDA) considers approved generic drugs to be as effective as their matching brand-name drugs. Many insurance companies want patients to use generic drugs because they are cheaper. The companies usually provide more coverage for generic than for brand-name drugs. If you want a brand-name drug for your child, you may have to pay a greater share of the cost. Not all brands have generic equivalents.

A therapeutic alternative medication has different chemical levels but similar effects as the brand-name or generic medication, and sometimes is less expensive.

Tips for lowering the cost of prescriptions

Work with your doctor

Whether or not you have prescription insurance, it is important to talk to your child's doctor about how to lower the cost of prescriptions. Ask the doctor:

- If he or she can provide samples of the medication, even if your child has been on it for a long time.
- If he or she can prescribe a medication for a trial period if it is new for your child. You might also ask if your child may try samples of a new medicine.
- If he or she can prescribe the medication for a longer period of time so that you can buy it in a larger quantity. The cost may be less per dose.
- If you can try a generic or therapeutic alternative medication instead of the brand-name medication.
- If he or she has a connection with the drug manufacturer and can help to contact the company about reducing the cost of the medication.
- If he or she will advocate on your child's behalf by writing letters to your insurance company or to a patient assistance program.
- If he or she will help you complete application forms for patient assistance programs. (Many applications require a doctor's signature.)

Consider applying for public insurance

Public insurance can also be an option to cover the cost of prescription medications. Some Minnesota state programs provide coverage for medications. If paying for your child's medications or other health care services is difficult, consider looking into Minnesota Health Care Programs for eligibility and conditions. For more information about these programs, visit PACER's Health Information Center website at: <http://www.pacer.org/health/insurance/health-insurance-info.asp>.

Medicare Plan D is another public insurance plan and is available to anyone currently receiving Medicare Plan A or B. Medicare Plan D has several different options, so make sure you understand the plan you select.

Apply for patient assistance programs

If you cannot pay for your child's prescription medications, you may wish to apply for patient assistance programs (PAPs).

What is a patient assistance program (PAP)?

PAPs offer free or reduced-cost medications to individuals who have a low income or are uninsured or underinsured. Individual medication manufacturers may offer PAPs.

What are the eligibility requirements for a PAP?

Eligibility requirements vary among PAPs. Some PAPs accept people who are privately insured or receive public insurance, and some require that you or your child have no insurance. Check the eligibility requirements of a particular PAP before applying.

Where and how do I apply for a PAP?

Several websites and helplines can assist you in finding and applying for PAPs. Visit PACER's Health and Information website at <http://www.pacer.org/health/prescriptionassistance.asp> for updated links to resources to help you begin your search. You can also ask your child's doctor or pharmacist for the name of the company that makes the medication taken by your child, then contact the company directly about any patient assistance programs it may have.