

Medication payment assistance programs and how to navigate these programs



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Disclosure Statement



None of the planners for this activity have relevant financial relationships to disclose with ineligible companies.

Learning Objectives



- Identify various medication payment assistance programs
- Guidance on how to navigate these programs to help patients access necessary medications

Pre-Test Questions and Answers



True or False

You can receive financial assistance with a copay card if you have Medicaid and your insurance doesn't cover it?

About Me...



- 20 years of pharmacy technician experience
- Started at Credentia Health (then Providence Specialty Pharmacy) in 2015
- Grew Access Team into two departments with 11 technicians

What we do...



- Enroll patients into manufacturer copay assistance programs
- Enroll patients into foundation assistance programs
- Facilitates free drug applications for underinsured patients

Copay Assistance Programs



- Limited to patients with commercial insurance
- Restrictions for use if on any government-based insurance
- Helps pay for out-of-pocket expenses after primary insurance pays
- Does not work in conjunction with discount cards

Copay Assistance Program Limitations



- Some programs are limited by diagnosis
- Each program has different limits (monthly/yearly)
- Assistance may run out if patient's insurance participates in accumulator program

Copay Assistance Program Enrollment



- Google "drug name" and copay card
- Most programs allow either pharmacy or patient to enroll online
- Some program may need to speak to patient first, or have patient create account
- Once enrolled program or patient will provide billing information

Foundation Assistance Programs



- Generally limited to patients with Medicare D insurance
- Few programs cover patients with commercial insurance
- Covers remainder of costs (if patient has enough funding)

Foundation Assistance Limitations



- Funding has to be available
- Grants are first come, first serve and may dose quickly
- Each program has different income restrictions based on federal poverty level
- Funding can run out and patient may have to pay out of pocket or pause therapy until more
- funding is available

Foundation Assistance Enrollment



- Each foundation has their own portal for login/enrollment
- FundFinder is a great resource for aggregating available grants
- Collect patient income information, social security, number of people in household, veteran status
- Submit information online. Grant information should be provided immediately. If not, patient may need to submit documentation verifying income

Free Drug Programs



- Usually limited to patients with lower income
- Provides medication to patients at no cost
- Patient and provider fill out paperwork and follow up with program

2025 Medicare Changes



- In 2025 Medicare D plans will have a \$2000 out of pocket maximum
- Beneficiaries will have to opt in to this program with their health plan
- Beneficiaries will be able to spread payments out throughout the year or pay all at once
- Ideally, this program will not only allow patients to stay on medications, but help free up more grant funding to more patients

Post-Test Questions and Answers



True or False

You can receive financial assistance with a copay card if you have Medicaid and your insurance doesn't cover it?

Post-Test Questions and Answers



True or False

You can receive financial assistance with a copay card if you have Medicaid and your insurance doesn't cover it?

- False
