

Sources of Free or Lower-Cost Prescription Medications

EMPLOYER OR UNION HEALTH PLANS:

Some employer or union health plans include prescription drug coverage. Call your employer or union for more information.

MEDICARE:

While Medicare Part B does not cover most prescription medications, certain medications and other supplies provided for special populations, including those receiving Hospice care and those suffering from insulin diabetes and Multiple Sclerosis may be covered by Medicare. Ask your pharmacist or home health provider, or call your state's Medicare Part B provider. For Nebraska, call Blue Cross/Blue Shield of Kansas at (800) 633-1113.

MEDIGAP INSURANCE:

Medicare recipients can purchase supplemental insurance (Medigap) that includes coverage for prescription drugs. Because such Medigap plans have higher premiums, they are most beneficial to those who have very high prescription drug costs.

HEALTH MAINTENANCE ORGANIZATIONS (HMO'S):

HMO's and other managed care insurance providers may offer prescription drug coverage as an option for their enrollees. For residents of Douglas County, NE, United Health Care's "Medicare Complete" offers prescription drug coverage for a monthly premium. Before enrolling in any managed care plan, the consumer should weigh the overall benefits and disadvantages to them of joining such a plan. Lower health care costs may come at the expense of a more limited choice of health care providers and more restricted list of covered medications.

MEDICAID:

Medicaid is a joint federal - state program to assist those with lower-incomes and limited assets with their health care costs, including coverage for prescriptions. Such programs vary from state to state. For more information, contact your local State Department of Health and Human Services.

MAIL ORDER PHARMACIES:

Mail Order Pharmacies accept prescriptions mailed or faxed from your physician's office, and mail medications directly to your home. Cost savings come because they provide mostly generic medications, and may receive a discount from drug manufacturers because they buy in large quantities. Because it may take up to two weeks for your medications to be delivered, mail order pharmacies should be used to provide maintenance medications - those which your doctor prescribes for use over a long period of time.

INTERNET PHARMACIES:

"Cyber pharmacies" promise cheaper prices on prescription drugs. Merely being on the internet, however, does not guarantee that a pharmacy provides safe and effective medications, or that it is even a licensed pharmacy and not a scam. The web site of the National Association of Boards of Pharmacy (NABP) offers a searchable list of fully-licensed U.S. internet pharmacies. Go to (www.nabp.net). Internet pharmacies in Canada may charge less than those in the U.S. due to government price controls on medications. Canada Meds (www.canadameds.com) and Cross-Border Pharmacy (www.crossborderpharmacy.com) are fully licensed in Canada but also sell medications to residents of the U.S.

SPECIAL POPULATIONS:

Veterans or military retirees may qualify for prescription benefits through the U.S. Department of Veteran Affairs and their local VA Medical Center. For more information, veterans should visit the web site, (www.va.gov) or call (877) 222-8387. **Military retirees** should call the Department of Defense at (800) 538-9552. **Federal government retirees** are covered by the Federal Employee Health Benefits Program (FEHB). All FEHB plans provide prescription drug coverage for employees, retirees and their dependents.

DISCOUNT CARDS:

Many pharmaceutical manufacturers, either individually or jointly, offer discount programs which allow lower income Medicare beneficiaries to obtain widely prescribed medications from their local pharmacy at discounted prices. To qualify, a person must usually meet certain income guidelines and have no prescription drug insurance. For information, go to the Medicare web site at (www.medicare.gov) for a searchable index of pharmaceutical companies and their individual plans.

PATIENT ASSISTANCE PROGRAMS (PAP's):

In addition to discount programs, most pharmaceutical companies offer their own individual Patient Assistance Programs. These provide medications free of charge to lower income persons who do not qualify for Medicaid and who have no other prescription medication coverage. A person must request that his/her physician contact the specific drug manufacturer for application form. After a form is completed by both the consumer and the physician, it must be submitted to the manufacturer. If approval is given, medications are sent directly to the physician in 3-month supplies to dispense to the patient. The patient may be required to re-apply for coverage semi-annually or annually. For a searchable list of pharmaceutical company Patient Assistance Programs and application instructions, visit the Medicare web site at (www.medicare.gov)

FREE SAMPLES:

Most doctors can provide their patients with "free samples" of certain medications. These samples are provided to the physician by pharmaceutical companies as a marketing strategy. Free samples are particularly valuable when the physician prescribes a new medication, but wants to see if it is safe and effective for the patient before writing an expensive prescription.

OTHER STRATEGIES:

- Try to use generic, rather than brand-name medications, if they are equivalent in quality and effectiveness, and if they are cheaper to purchase.
- Some tablets are "scored" with a groove which allows them to be easily divided in half. Your physician may prescribe a higher dose of such a medication and have you split each tablet with a "pill cutter" to double your supply. (Always consult with your physician or pharmacist before doing this!)

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