

Saving on Prescription Drugs and Healthcare

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Paying for necessary medication or healthcare in general is often one of the biggest obstacles facing a disabled individual. Although Medicare now includes limited prescription drug coverage, Social Security Disability beneficiaries are not eligible for Medicare until 30 months after their first day of disability. Medicaid covers prescription drugs but is limited in other ways. For our friends and clients, we present several alternatives for saving on prescription drugs.

Partnership for Prescription Assistance

This resource provides a single point of access to over 475 public and private patient assistance programs, including programs offered by individual states, community groups, patient advocacy organizations, and pharmaceutical companies. Each patient assistance plan available through the Partnership for Prescription Assistance has its own eligibility criteria, typically based on prescription benefits status, household size and income, and citizenship status. For more information, call 1-888-477-2669 or visit www.pparx.org.

Pharmaceutical Companies

Some pharmaceutical companies provide eligible customers with a discount drug card to use at the pharmacy when having their prescriptions filled. Alternately, most major pharmaceutical companies offer Prescription Assistance Programs, which provide those in need directly with free or low-cost prescription medications.

PFIZER offers a prescription assistance program for those who are uninsured or need help paying for their medication. Individuals may even qualify to receive free Pfizer medications. For more information, call 1-866-221-7500 or visit www.pfizerhelppfulanswers.com.

MERCK provides its medications for free or at a discounted price to those who do not have prescription drug coverage and cannot afford to pay for their medications. For more information, call 1-800-727-5400 or visit www.merckhelps.com.

NOVARTIS provides assistance to U.S. residents who do not have any form of prescription coverage. For more information, call 1-888-NOW-NOVA or visit www.novartisicareplan.com.

Check with the company that manufactures your prescription medication to see if they offer a patient assistance plan that you qualify for.

Ask Your Doctor

Pharmaceutical companies give doctors significant amounts of prescription medication in the form of samples. Talk to your doctor to see if he or she has samples of your medication available.

Ask your doctor about generic drugs. Because these drugs are required by the FDA to be equal to the brand-name counterparts, they are often good, low-cost alternatives. Though a particular branded drug may not have a generic, a very similar member of the same drug class may be available. Instead of asking your doctor whether a particular brand-name drug has a generic version, ask your doctor whether there is a generic available in the class of drugs that you are taking to treat your problem. For more information on generic drugs, visit <http://www.fda.gov/Drugs/ResourcesForYou/Consumers/default.htm>.

Low Cost Insurance for New York Residents

New York State subsidizes two programs that provide health insurance, including prescription drug coverage, to low-income residents.

FAMILY HEALTH PLUS is available to uninsured individuals or families who do not qualify for Medicaid. Health care and prescription drug coverage is provided through a managed care plan. There is no cost to apply to or participate in the program. For more information, call 1-877-934-7587 or visit <http://www.nyhealth.gov/nysdoh/fhplus/>.

HEALTHY NY is available to individuals or families who are ineligible for Medicare. Employment requirements apply. Medical coverage is provided through an HMO. There is a co-pay for prescriptions and services, though rates vary by county, provider, and services chosen. For more information, call 1-866-HEALTHY or visit <http://www.ins.state.ny.us/website2/hny/english/hny.htm>.

EXPANSION OF NY COBRA COVERAGE Following a 2009 amendment to New York Insurance law, New York insurers who offer group coverage are required to extend the period of coverage under COBRA from 18 to 36 months. For more information, visit http://www.ins.state.ny.us/cobra/cobra_ext_36.htm.

DEPENDENT HEALTH COVERAGE FOR ADULT CHILDREN

Recent legislation now requires insurers to offer individual and group policyholders the option to cover dependent children through age 29. For more information, visit http://www.ins.state.ny.us/health/S6030_Age29_make.htm.

State Of New Jersey Programs

HEALTH COVERAGE FOR INDIVIDUALS WITH PRE-EXISTING CONDITIONS

Under NJ Protect, uninsured New Jersey residents with pre-existing medical conditions can get low-cost federally subsidized health insurance. For more information, visit http://www.state.nj.us/dobi/division_insurance/njprotect/index.htm

The New Jersey Department of Health and Senior Services also offers prescription drug assistance to elderly and disabled residents. Each program has specific income requirements.

PHARMACEUTICAL ASSISTANCE TO THE AGED & DISABLED

For more information, call 1-800-792-9745 or visit <http://www.state.nj.us/health/seniorbenefits/paaddetail.shtml>.

SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM

For more information, call 1-800-792-9745 or visit <http://www.state.nj.us/health/seniorbenefits/seniorgolddetail.shtml>.

State Of Connecticut Programs

CONNPACE is a service that helps qualifying disabled and elderly Connecticut residents to afford prescription medicines and insulin.

For more information, call 1-800-423-5026, or visit <http://www.connpace.com/>.

CONNECTICUT MEDICARE SAVINGS PROGRAMS help eligible enrollees to pay for Medicare Part B premiums, deductibles, and co-insurance. For more information, visit <http://www.ct.gov/dss/cwp/view.asp?Q=451370&A=2345>.

OTHER ASSISTANCE PROGRAMS are available in Connecticut to help disabled individuals with food and housing assistance, cash assistance, social work services, and more. For more information, visit <http://www.ct.gov/dss/cwp/view.asp?a=2345&Q=304922&dssNav=1>.

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