



# Senior Health Insurance Program (SHIP)



# 2014 Prescription Drug Information Guide

May 2014

The cost of prescription medications can be overwhelming for people on a fixed income. This guide may give you some ideas on how to cut the cost of your prescription drugs.



1-800-252-8966  
1-888-206-1327 (TTY)

[www.state.il.us/aging/SHIP/default.htm](http://www.state.il.us/aging/SHIP/default.htm) or email [AGING.SHIP@illinois.gov](mailto:AGING.SHIP@illinois.gov)

### **Please Note**

This Prescription Drug Information Guide contains educational information about public and private programs offering assistance to consumers concerned about access to and the costs of prescription drugs. A decision to enroll in an assistance program is an individual one; as the Senior Health Insurance Program (SHIP) neither recommends nor endorses any particular program.

While the Illinois Department on Aging SHIP makes every effort to provide up-to-date information in this Guide, it cannot guarantee its accuracy due to the rapid changes occurring in the prescription drug assistance marketplace. For more information, please refer to the contact information for each individual program or call SHIP at 1-800-252-8966 or e-mail [AGING.SHIP@illinois.gov](mailto:AGING.SHIP@illinois.gov)

# Prescription Drug Discount Plans

## *Questions to Ask Before You Buy*

Most discount prescription plans ARE NOT approved insurance plans regulated by the Illinois Department of Insurance. Avoid surprises later by asking these questions before you buy.

### **Eligibility**

- ◆ Do I have to be a member of an association to enroll?
- ◆ Does the plan cover my spouse, my entire family, or just me?
- ◆ Is there an age requirement to join?
- ◆ Is there an income limit to be eligible?
- ◆ Can I have Medicare Part D and still be eligible?

### **Benefits**

- ◆ Will prescriptions for pre-existing conditions be covered? Is there a limit on benefits for pre-existing conditions?
- ◆ Are drugs provided through mail order service or retail pharmacy?
- ◆ Will the plan cover generic drugs, brand name drugs, or both?
- ◆ Are my current prescriptions covered?
- ◆ Which drugs are not covered?
- ◆ Must I use a “participating pharmacy?” If so, which pharmacies?
- ◆ Can I get price quotes for my prescriptions to compare before I buy?
- ◆ Is a minimum order amount required?
- ◆ Do I have to pay shipping and handling charges?
- ◆ Is there an annual maximum on the benefits I can receive?

### **Costs**

- ◆ Is there a membership or enrollment fee?
- ◆ Is there a monthly premium or maintenance fee?
- ◆ Can I be dropped from the plan for reasons other than not paying the premium?
- ◆ What are my copayments?
- ◆ Are there alternative payment options (i.e., automatic bank withdrawal, monthly or quarterly vs. annual premium payment)?
- ◆ Will the money I save be greater than all of the costs of the plan?

### **Consumer Protection**

- ◆ Is this a plan regulated by the state of Illinois?
- ◆ Is there a customer service toll-free line?
- ◆ Have any complaints been filed against this plan?

# Federal Prescription Drug Assistance

## Medicare

Medicare **Part B** only covers prescription drugs in two limited situations:

- Immunosuppressive drugs for a Medicare approved organ transplant, and
- Certain anti-cancer treatment and anti-emetic (anti-nausea) drugs.

However, these benefits only affect a small percentage of people on Medicare. Prescription drugs **not** administered by a health professional are covered under Part D of Medicare.

## Medicare Prescription Drug Coverage (Medicare Part D)

Beginning January 1, 2006, the voluntary Medicare prescription drug coverage, also known as Medicare Part D, became available to people with Medicare. Individuals have a seven-month enrollment period similar to Medicare Part B when they first obtain Medicare eligibility, to choose a plan that meets their needs. Additionally, Medicare offers an Annual Open Enrollment Period from October 15 to December 7 each year. At this time, individuals can switch plans or enroll in a plan for the first time. Persons, who do not have creditable drug coverage and are enrolling for the first time, may face penalties for not enrolling when first eligible. Medicare prescription drug plans may vary but, like other insurance, enrollees will pay a monthly premium and a share of the cost of the prescription drugs.

All Medicare Part D drug plans must provide at least a standard level of coverage. Some plans may offer more coverage and/or a broader range of drugs for a higher monthly premium. Before enrolling in a Medicare prescription drug plan, it is important to choose the one that best meets your needs. For more information, contact SHIP at 1-800-252-8966, 1-888-206-1327 (TTY), or email [AGING.SHIP@illinois.gov](mailto:AGING.SHIP@illinois.gov), call Medicare at 1-800-MEDICARE, or go to [www.medicare.gov](http://www.medicare.gov) on the web. Your *Medicare & You Handbook* or *Guide to Choosing a Medicare Prescription Drug Plan* has more detailed information about Medicare Part D coverage.

## Lower Your Drug Costs During the Part D Coverage Gap

### 1. Consider switching to generics or other lower-cost drugs.

Talk to your doctor to find out if there are generic or less-expensive brand-name drugs that would work just as well as the ones you're taking now. You might also be able to save money by using mail-order pharmacies.

### 2. Choose a plan that offers additional coverage during the gap.

There are plans that offer additional coverage during the coverage gap, like for generic drugs. However, plans with additional gap coverage may charge a higher monthly premium. Check with the drug plan first to see if your drugs would be covered during the gap.

#### 4. Apply for Extra Help

Extra Help is available to low-income beneficiaries to help pay the premiums and/or some of the costs of the prescriptions. In 2014, if you qualify, you could pay \$2.55 for each generic or \$6.35 for each brand-name covered drug, and possibly less.

People on Medicare should call the Social Security Administration at 1-800-772-1213 <http://ssa.gov/> to determine eligibility or to have an Extra Help application mailed to them.

#### 5. Pharmaceutical Assistance Programs

Some pharmaceutical companies offer help for people enrolled in Medicare Part D. Find out whether there's a Pharmaceutical Assistance Program for the drugs you take.

#### 6. Explore national and community-based charitable programs.

National and local charitable groups (like the [National Patient Advocate Foundation](#) or the [National Organization for Rare Disorders](#)) may have programs that can help with your drug costs. Learn about programs in your area on the [Benefits Checkup](#) website.

### Medicare Advantage Plans

Medicare managed care plans, referred to as Medicare Advantage (MA) plans, may offer Medicare Part D prescription drug coverage. This benefit usually requires a copayment from you.

**Important!** Before joining an MA plan, be sure the doctors and hospitals you use will accept the MA plan's card. With the exception of a Private-Fee-For-Service (PFFS) plan, joining a MA plan will most likely cause your current medigap carrier to drop your coverage. When you are enrolled in an MA plan, you must receive all your Medicare benefits and services from the MA plan. **Some** MA plans allow their members to go to doctors outside their "network," but

at a greater cost. Call SHIP at 1-800-252-8966, 1-888-206-1327 (TTY) or email [AGING.SHIP@illinois.gov](mailto:AGING.SHIP@illinois.gov), to find out if a Medicare Advantage plan is available in your county.

### Medicare Supplement Plans

**Beginning January 1, 2006 the Medicare Modernization Act prohibited the purchase of Medicare supplement policies covering prescription drugs.** Individuals now holding a Medicare Supplement, or medigap Plan H, I or J are allowed to keep it. However, medigap policies that include prescription drug coverage can no longer be sold. This medigap drug benefit is not considered creditable coverage for Part D.

Individual companies may have unique programs available in addition to their Medicare supplement plans, such as discounts for prescriptions, glasses, dental care, etc. For more information, please contact the medigap company directly. Visit <http://www.state.il.us/aging/SHIP/default.htm> for a guide that lists these companies.



### Veterans

Veterans may receive prescription drugs from a Veterans Administration (VA) facility at a reduced rate or, in some cases, free of charge. Veterans should inquire with the local Veterans Affairs office or nearest VA facility.

Contact the VA at 1-877-222-VETS (8387), or at <http://www.va.gov/healthbenefits/>.

Veterans may wish to join a Medicare drug plan, but are not required to do so. Prescription drug coverage under the VA is considered creditable coverage. Therefore, if a veteran chooses to delay enrollment into a Part D plan, he or she would not incur any penalties.

# State Prescription Drug Assistance

## Illinois Department of Public Health

The Illinois Department of Public Health (IDPH) provides assistance to Illinois residents who have HIV or AIDS. The program is called the AIDS Drug Assistance Program (ADAP). New applicants as of July 1, 2011, and those previously enrolled clients whose status is classified by ADAP as “*closed*” at the point of enrollment, will be assessed at an income threshold of 300% of the federal poverty level (FPL). Active Applicants enrolled in ADAP prior to July 1, 2011, that are classified as “*active*” with ADAP prior to July 1, 2011, will be assessed at the initial federal poverty level (FPL) determined by ADAP prior to July 1, 2011, but not to exceed 500% FPL.

If an active ADAP applicant enrolled prior to July 1, 2011, fails to reapply during the required reapplication time period and becomes “*closed*,” the applicant will then be reassessed at 300% FPL standard.

The program provides 80 different drugs and has a \$2,000 monthly cap on benefits in most cases. Contact Illinois Department of Public Health at 1-217-782-4977 or at [www.idph.state.il.us/health/aids/adap.htm](http://www.idph.state.il.us/health/aids/adap.htm).

## Medicaid

The Illinois Department of Human Services (IDHS) administers the Medicaid Program and can provide further information on program eligibility. Call the Bureau of Customer Inquiry and Assistance toll-free at 1-800-843-6154 or visit [www.dhs.state.il.us/](http://www.dhs.state.il.us/) on the web.

Current Medicaid recipients may obtain information about their benefits by calling the Illinois Department of Healthcare and Family Services at 1-800-226-0768.

Medicaid also processes applications for the **Medicare Savings Programs** (QMB, SLMB and QI), which pays a qualifying individual’s Medicare Part B premium and provides for lower copays at the pharmacy. You may apply for the Medicare Savings Programs online at [www.abe.illinois.gov](http://www.abe.illinois.gov).

A paper application can be obtained by calling SHIP or Medicaid.

## Other Helpful Resources

### Pharmaceutical Assistance Programs

Some pharmaceutical companies offer assistance programs for the drugs they manufacture.

Go to [www.medicare.gov/pharmaceutical-assistance-program/Index.aspx](http://www.medicare.gov/pharmaceutical-assistance-program/Index.aspx), 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 on "details" for detailed information about the program.

### Benefits Check Up

Benefits Check Up is a website sponsored by the National Council on Aging. It provides assistance in searching for help in paying for prescriptions, filing for Federal Extra Help, or searching for assistance in paying for food. The assistance is free, and helps you to research what government programs, as well as the various pharmaceutical manufacturers' assistance programs, you may be eligible for before contacting the individual programs. This assistance can be found at [www.benefitscheckup.org](http://www.benefitscheckup.org) on the web.

### Employer Group Health Plans

Your Employer Group Health Plan may offer prescription drug coverage to retirees.

Check with the benefits division of the company from which you or your spouse is retiring.

### The Medicine Program

The Medicine Program provides assistance to individuals seeking help with the application process of the PhRMA Patient Assistance Program mentioned previously. This assistance is not free; a fee is charged for every drug application. Check with the Medicine Program to determine the cost of assistance. Contact the Medicine Program for more information at 1-573-996-7300 or via the website at [www.themedicineprogram.com](http://www.themedicineprogram.com).

### National Organization for Rare Disorders, Inc. (NORD)

NORD sponsors a patient assistance program to help uninsured or underinsured individuals obtain life saving or life sustaining drugs. NORD also administers early access programs, which provide access to investigational new drugs approved by the FDA, prior to these drugs being available on the market. All of NORD's programs are subject to different eligibility criteria. For more information on this program please call 1-800-999-6673 or you may visit their website [www.rarediseases.org/patients-and-families/patient-assistance](http://www.rarediseases.org/patients-and-families/patient-assistance)

## Needy Meds

This website lists “special programs to assist people who can’t afford to buy the drugs they need” in an easily accessible manner. The website has a listing of prescription drugs and pharmaceutical manufacturers’ patient assistance programs. This group also makes available, for a fee, the *Needy Med\$ Manual*, which lists everything found on the website in printed form. They can be reached at 1-215-625-9609 or on the web at [www.needymeds.com](http://www.needymeds.com).

Needy Meds also offers a brand or generic drug look-up service. Use these links to find your drugs:

### Brand Name Drugs

[www.needymeds.org/drug\\_list.taf](http://www.needymeds.org/drug_list.taf)

### Generic Drugs

[www.needymeds.org/generic\\_list.taf](http://www.needymeds.org/generic_list.taf)

## Partnership for Prescription Assistance

America’s pharmaceutical companies have partnered with the American Academy of Family Physicians, the National Alliance for Hispanic Health, the NAACP, and the National Medical Association to create the Partnership for Prescription Assistance to assist qualifying individuals with enrollment in programs which provide prescription drugs at no cost or very low cost.

Individuals who qualify will be directed to the public or private programs that meet their specific needs and qualifying criteria. The Partnership for Prescription Assistance helps low-income, uninsured patients enroll in existing patient assistance programs or gain access to free or low-cost brand name medicines.

For more information on the Partnership for Prescription Assistance, call 1-888-477-2669 or log on to [www.pparx.org](http://www.pparx.org) on the web.

## Patient Assistance Services

Patient Assistance Services provides assistance to individuals seeking help in accessing the various drug plans available nationwide. This service charges application and processing fees, but may help you greatly reduce your overall drug costs. For more information, contact Patient Assistance Services at 1-877-463-1905 or on the web at [www.patientassistanceservices.com](http://www.patientassistanceservices.com).

## Rx Hope

Rx Hope is a private firm, funded in part by the Pharmaceutical Research and Manufacturers of America (PhRMA), which provide links to the various prescription assistance programs. Once a physician or patient advocate registers with Rx Hope, they will be able to access the assistance programs and the prescriptions they provide on-line. For more information, contact Rx Hope by phone at 1-908-713-7600 or at [www.rxhope.com](http://www.rxhope.com) on the web.



## Rx Assist

Rx Assist is a web-based medication assistance resource center funded by the Robert Wood Johnson Foundation. It offers a comprehensive and up to date database of patient assistance programs. They do not operate any medication programs. Each program in the database has its own rules; however, typically income is limited to 200% of federal poverty level. For assistance, contact 1-401-729-3824 or on the web at <http://rxassist.org/>

## **Janssen Prescription Assistance**

Janssen offers free prescription medication donated by their operating companies. Participants must have NO private or public health insurance, must live in the U.S., and must have income of 400% of the federal poverty level or less, depending upon household size. The program can be found on the web at [www.access2wellness.com](http://www.access2wellness.com) or by calling 1-866-317-2775.

## **Rx Outreach**

Rx Outreach is a non-profit charitable organization which is a fully licensed mail order pharmacy. The annual income limit to participate is \$32,670 for individuals; \$44,130 for households of two, and increases with additional dependents. Most drugs can be purchased for \$20 for a 180 day supply plus an administrative fee. For more information, contact 1-800-769-3880 or on-line at <http://rxoutreach.org/>

## **AgelityRx**

This plan provides prescription discounts to members at participating pharmacies only. Drug prices fluctuate frequently and the pricing tool is informational only. On average, members save 15% on brand name drugs and 40% on generics. For more information contact them at 1-866-243-5489 or on the web at <http://agelityrx.com>.

## **Caring Voice Coalition**

Caring voice coalition was formalized to meet the unmet needs of the orphan disease population. Caring Voice is a national, non-profit, charitable organization.

Many of the medications that are covered are biologicals used to treat conditions such as complex partial seizures, pulmonary hypertension, Huntington's Disease, Pulmonary Fibrosis and others. Applications can be made online at [www.caringvoice.org](http://www.caringvoice.org) or by calling 1-888-267-1440.

## **HealthWell Foundation**

Established in 2003, The HealthWell Foundation is a non-profit organization that assists individuals with insurance who cannot afford their copayments, coinsurance and/or premiums for medical treatments. HealthWell provides assistance for individuals suffering from a specific list of diseases such as asthma, chronic gout, Crohn's disease, Systemic Lupus Erythematosus and some forms of cancer, to name a few. Applying for assistance can be done by calling 800-675-8416 or visiting [www.healthwellfoundation.org](http://www.healthwellfoundation.org) on the web.

## **Patient Advocate Foundation Co-Pay Relief**

The Patient Advocate Foundation Co-Pay Relief Program provides direct financial support for pharmaceutical copayments to insured patients, including Medicare Part D beneficiaries, who financially and medically qualify.

Co-Pay Relief is available for patients being treated for breast, colon and non-small cell lung cancers, multiple myeloma, osteoporosis, pain, hepatitis C and electrolyte imbalance. Benefits can be requested and a more detailed list of qualifying medical conditions can be found by contacting Co-Pay Relief by phone 1-866-512-3861 or visiting [www.copays.org](http://www.copays.org).

## **PSI, Patient Services Inc.**

PSI has provided premium and copayment assistance for medication and treatment associated with certain chronic illnesses for over 20 years. Medicare Part D co-insurance is a specific service line provided by this organization. The illnesses covered by this assisting organization are Chronic Myelogenous Leukemia, other metastatic cancers and a variety of more rare genetic disorders. Applications can be filled out online at [www.uneedpsi.org](http://www.uneedpsi.org) or by calling 800-366-7741.

## **Retail/Mail Order Discount Prescription Programs**

With the incredible number of retail prescription programs, as well as the vast number of manufacturers' discount prescription programs available, SHIP suggests individuals seeking this type of assistance utilize Benefits Check Up, found on the web at [www.benefitscheckup.org](http://www.benefitscheckup.org). Persons without Internet access can call SHIP at 1-800-548-9034 for further assistance.

## **\$4.00 Generic Drugs**

There are several large department store and chain pharmacies that offer discounts on generic drugs, such as \$4.00 for 30 days and \$12 for 90 days. Contact your local pharmacy to see if a discount is offered.

### **Resources for the Uninsured & the Underinsured**

## **Coast2Coast Rx Card**

The Coast2Coast Rx Card is a free discount prescription card provided to residents of participating townships, cities, counties and states. Participating U.S. pharmacies have provided annual savings

up to 55%. Savings on a single prescription can be up to 75% off the retail price of the drug. Card savings can apply to both brand name and generic drugs. There are no age or income guidelines for use. There are over 59,000 participating pharmacies that accept this card. This card can be used in instances when someone has a high deductible, the medication isn't covered by one's insurance or the card-holder is in the Medicare Part D coverage gap or "donut hole." One can register and print a card, immediately, by visiting [www.coast2coastRX.com](http://www.coast2coastRX.com) on the web.

## **National Association of Counties**

NACO offers a prescription discount card for the uninsured. Residents of Cook and the collar counties of Will, Kendall, Kane, DuPage, McHenry and Lake are covered by this discount offering. This card does not work with any other insurance. It can be printed directly from a home computer. Users of this card can see an average of 24% savings on prescription drug costs. To see if your county is covered by this program, visit [www.nacorx.org](http://www.nacorx.org) on the web or call 877-321-2652.

## **Find a Health Center**

Federally-funded health centers care for you even if you have no health insurance. You pay what you can afford, based on your income. These health centers can provide: check-ups when you are well, treatment when you are sick, complete care for pregnant women, immunizations and checkups for children, dental care and prescription drugs for entire families and mental health and substance abuse care. Health centers are in most cities and many rural areas. By visiting [http://findahealthcenter.hrsa.gov/search\\_hc.c.aspx](http://findahealthcenter.hrsa.gov/search_hc.c.aspx) and typing in your address, you can see a list of the closest health centers to your location.

## Quick Reference Guide

<b>Program</b>	<b>Web Address</b>	<b>Phone</b>
ADAP - AIDS Drug Assistance Program	<a href="http://www.idph.state.il.us/health/aids/adap.htm">www.idph.state.il.us/health/aids/adap.htm</a>	(217) 782-4977
AgelityRx	<a href="http://agelityrx.com">http://agelityrx.com</a>	(866) 243-5489
Benefits Check Up	<a href="http://www.benefitscheckup.org">www.benefitscheckup.org</a>	
Caring Voice Coalition	<a href="http://www.caringvoice.org">www.caringvoice.org</a>	(888) 267-1440
HealthWell Foundation	<a href="http://www.healthwellfoundation.org">www.healthwellfoundation.org</a>	(800) 675-8416
<b>Janssen Prescription Assistance</b>	<a href="http://www.access2wellness.com">www.access2wellness.com</a>	<b>(866) 317-2775</b>
Medicaid	<a href="http://www.dhs.state.il.us">www.dhs.state.il.us</a>	(800) 843-6154
The Medicine Program	<a href="http://www.themedicineprogram.com">www.themedicineprogram.com</a>	(573) 996-7300
National Organization for Rare Disorders NORD's Patient Assistance Programs	<a href="http://www.rarediseases.org/patients-and-families/patient-assistance">www.rarediseases.org/patients-and-families/patient-assistance</a>	(800) 999-6673 (203) 744-0100
Needy Meds	<a href="http://www.needymeds.com">www.needymeds.com</a>	(215) 625-9609
Partnership for Prescription Assistance	<a href="http://www.pparx.org">www.pparx.org</a>	(888) 477-2669
Patient Assistance Services	<a href="http://www.patientassistanceservices.com">www.patientassistanceservices.com</a>	(877) 463-1905
Patient Advocate Foundation Co-Pay Relief	<a href="http://www.copays.org">www.copays.org</a>	(866) 512-3861
Pharmaceutical Assistance Program	<a href="http://www.medicare.gov/pharmaceutical-assistance-program/Index.aspx">www.medicare.gov/pharmaceutical-assistance-program/Index.aspx</a>	(800) 642-6930
PSI - Patient Services, Inc.	<a href="http://www.uneedpsi.org">www.uneedpsi.org</a>	(800) 366-7741
Rx Hope	<a href="http://www.rxhope.com">www.rxhope.com</a>	(908) 713-7600
Rx Outreach	<a href="http://www.rxoutreach.org">www.rxoutreach.org</a>	(800) 769-3880
Veterans' Administration	<a href="http://www.va.gov">www.va.gov</a>	(800) 827-1000



# What is SHIP?

- The Senior Health Insurance Program (SHIP) is a **free** insurance counseling service for people on Medicare and their caregivers. SHIP is sponsored by the Illinois Department on Aging. This service, offered statewide, is available to Medicare beneficiaries of all ages.
- SHIP is **not** affiliated with any insurance company.
- SHIP counselors do **not** sell or solicit any type of insurance.
- Counselors are trained by SHIP to:
  - √ Answer questions about Medicare, Medicare supplement, Medicare Advantage, long-term care insurance, prescription drug coverage and other health insurance;
  - √ Organize and assist in filing Medicare and Medicare supplement claims;
  - √ Analyze Medicare supplement and long term care insurance policies;
  - √ Educate consumers about Medicare, Medicare supplement, long term care insurance, Medicare Advantage plans and other health insurance.

## For Further Information...

Write, call or visit our website...

### Senior Health Insurance Program

Illinois Department on Aging  
One Natural Resources Way, #100  
Springfield, IL 62702-1271

**1-800-252-8966 (Voice)**

1-888-206-1327 (TTY)

or e-mail **[AGING.SHIP@illinois.gov](mailto:AGING.SHIP@illinois.gov)**

