Patient Assistance Programs: Technicians Impacting Access to Care
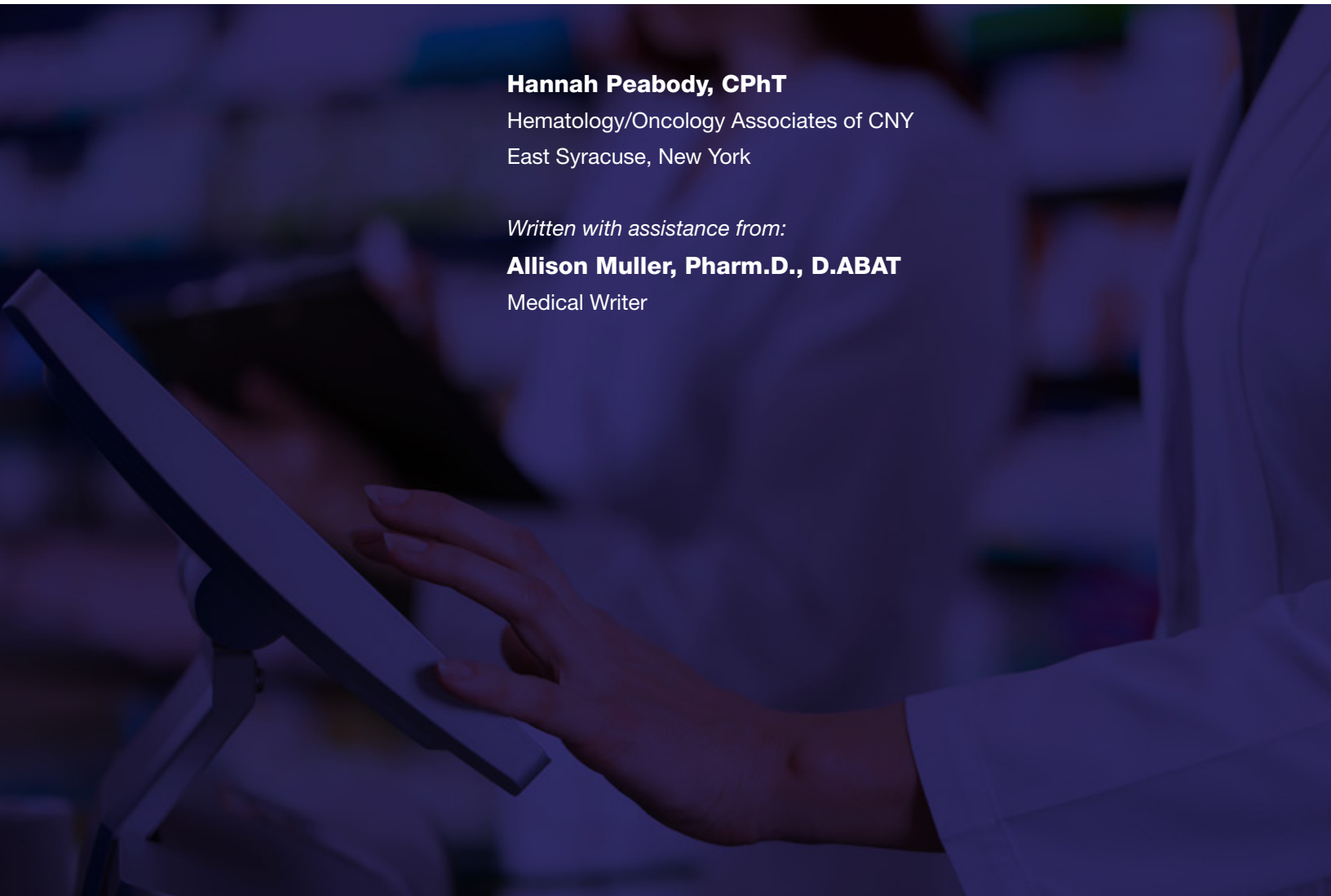
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PHARMACY TECHNICIAN CE MONOGRAPH

Patient Assistance Programs: Technicians Impacting Access to Care

Release date: December 3, 2015

Expiration date: October 8, 2018

Target Audience

This continuing pharmacy education series was planned to meet the needs of pharmacy technicians in a variety of settings, and it would be particularly beneficial for pharmacy technicians, supervisors, and educators who are interested in assisting patients with limited financial means to receive the medications they require.

Executive Summary

Pharmacy technicians can play a vital role in ensuring that patients are aware of alternative means to obtain their medications even if they do not have the funds to do so. In order to help patients with financial needs, pharmacy technicians need to be aware of resources available to patients and how to find them.

Learning objectives

- Identify patients who are in need of financial assistance.

- Describe the steps of locating and securing financial assistance for a patient.

- Recognize the differences in securing financial assistance for commercially-insured versus government-funded patients.

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The Financial Impact of Medications

As the cost of medications continues to rise, out-of-pocket expenses for patients and their families are increasing exponentially across all pharmacy settings: community, hospital, long-term care facilities, and cancer centers.

Even generic medications are drastically increasing in price, adding to the growing out-of-pocket costs that compromise the patient's financial security. Financial struggles to afford medications decrease patient compliance to therapies and lead to such practices as cutting tablets in half or skipping doses to make a medication supply last longer.

Pharmacy Technicians: Our Goal

Pharmacy technicians should strive to assist patients to be as compliant as possible with their medication regimens by identifying patients in need of financial assistance and offering different sources for financial assistance.

Identifying Patients in Need of Financial Assistance

Identifying patients who need financial assistance can be challenging as not all patients will reveal that they are in need of financial assistance. Patients may be reluctant to share this information for many reasons including embarrassment, stereotyping, not being aware that assistance is available, or the belief that they will not qualify for assistance.

The best approach to address the issue of financial need is to ask patients questions related to how affordable or unaffordable their medications are. It is important to look into assistance for every patient, regardless of the cost of the medication, since what at first-glance may seem affordable may indeed not be for the individual patient.

Sources for Financial Assistance

The main sources for financial assistance are foundations (grants), pharmaceutical assistance programs (PAPs), co-pay cards and coupons, and community organizations including churches, provider's offices, and local businesses.

Foundations

A foundation is an organization that raises money through donations from pharmaceutical companies, philanthropists, and various other sources. This money is awarded based on foundation-specific criteria. The money awarded to the patient and the guidelines for its use are referred to as grants.

Some examples of foundations include:

- **Patient Access Network Foundation**
  www.panfoundation.org
- **Patient Advocate Foundation**
  www.patientadvocate.org
- **Good Days from Chronic Disease Fund**
  www.gooddaysfromcdf.org
- **HealthWell Foundation**
  www.healthwellfoundation.org

Pharmaceutical Assistance Programs

Pharmaceutical assistance programs (PAPs) are programs put in place by drug manufacturers to assist uninsured and under insured patients. These programs help patients afford their medication by either supplying free medication or by lowering the patient's out-of-pocket cost for the prescription. The process of getting a patient's medication covered through a PAP may involve an appeal process if the initial request is denied.

Co-Pay Cards and Coupons

Co-pay cards and coupons are the most commonly used form of assistance and are only applicable for commercially-insured patients. Co-pay cards are occasionally provided by pharmaceutical companies for their branded medication.

Pharmaceutical companies produce these co-pay cards to help combat patients' high out-of-pocket costs. Co-pay cards are typically given to patients at the doctor's office but are sometimes available online. Commercially-insured patients present these cards at the pharmacy when purchasing the prescription. .

There is one exception to this rule. If a manufacturer or a pharmaceutical company produces a co-pay card for a free trial supply of the medication, this is billed only to the co-pay card and not to the patient's insurance. In this case, the co-pay card can usually be used by any patient with any form of insurance; however, it is generally limited to patients who are new to the medication.

Community Organizations

Community organizations, churches, and local businesses may raise money to help community members with financial burdens. Such funds are used for patients who have no other options for assistance.

Patient Assistance Guides

Patient assistance guides are available online to help locate assistance for patients. Three examples are:

NeedyMeds— www.needymeds.org
NeedyMeds is a database of information that has information on over 5,000 PAPs and coupons for medications.

Partnership for Prescription Assistance — www.pparx.org
Partnership for Prescription Assistance provides links to programs that provide medication at a reduced price or free to eligible patients.

RxAssist— www.rxassist.org
RxAssist is very similar to NeedyMeds and Partnership for Prescription Assistance.

A search by drug name will list the different programs that are available and the eligibility information for each.

Reflective Question 1

Which source of financial assistance is only available to patients who have commercial insurance ?

a. Pharmaceutical assistance programs

b. Community organizations

c. Co-pay cards and coupons

d. Foundations or grants

Alternate Ways to Find Financial Assistance

For brand-name medications, visit the manufacturer's website for co-pay cards or coupons for commercially-insured patients. In addition, the manufacturer may offer free starter supplies of the medication. The quantity for a starter supply varies as does the packaging (single-dose packaging or as weekly or monthly supplies).

Identifying Commercial versus Government-Funded Insurance Plans

Commercial insurance

Commercial insurance plans (i.e., insurance through an employer, marketplace, or exchange) include private prescription coverage. Patients with commercial insurance are eligible for co-pay cards and coupons, free medication programs through the manufacturer (dependent on the manufacturer program guidelines), foundations (dependent on the individual foundation guidelines), and community organizations.

Case Study 1

A 35-year-old woman recently discovered a severe allergy to bee stings. Her doctor prescribed an epinephrine auto-injector to carry with her at all times. At the pharmacy she learns that her co-pay is $209 for the two pens. She has commercial insurance but is unable to afford the high co-pay.

One step to try to help this patient is to visit NeedyMeds, needymeds.org (Figure 1). At the homepage, use the drug search bar to search for epinephrine. The search results for the epinephrine pen show PAPs, coupons, and rebates.

Three different PAPs are listed (Figure 2). The first is Mylan EpiPen 2-Pak Auto-Injector Patient Assistance Program, provided by Mylan Specialty Program application, eligibility requirements, program contact information, and a link to the program website are provided. The other two PAP search results, Rx Outreach Medication provided by Rx Outreach and Sanofi Patient Connection Program provided by Sanofi, are accompanied by the same information.

The coupon icon (Figure 3) will reveal different offers available for different epinephrine pens with a brief description of each program, the date that the program expires and a contact phone number. It also provides a link to the manufacturer website where coupons and rebates can be accessed.

Figure 1: NeedyMeds.org homepage

Figure 2: NeedyMeds.org PAP Listings

Government-Funded Insurance Plans

Government-funded insurance plans include Medicare (Part A, B, C and D), Medicaid, and TRICARE, including veterans and military insurance. Individuals who have government-funded insurance are eligible for free medications through manufacturers, foundations, and community organizations.

Case Study 2

A 74-year-old man diagnosed with colorectal cancer was prescribed capecitabine tablets while undergoing radiation for four weeks. The patient has a Medicare Advantage Plan and out-of-pocket costs for the capecitabine therapy total $194.02 per week. The patient has a fixed income and is not able to afford this life-extending treatment.

A first step in assisting this patient could be to visit needymeds.org, and review the results for capecitabine tablets. Two PAPs are available: the Diplomatic Co-Pay Assistance Navigator Program and the Patient Access Network Foundation. The eligibility requirements for the Patient Access Network Foundation require the patient to have insurance in order to be eligible. For Part D patients, this is determined on a case-by-case basis. The household income must be at or below 500% of the federal poverty level (FPL), the patient's treatment must be medically appropriate for the condition or diagnosis, the medication must be used for an FDA approved indication, and the patient must reside and

Figure 3: NeedyMeds.org Coupon, Rebates & More

receive treatment in the United States. Note that the percentage below FPL is not always 500% and will vary by program.

Federal Poverty Level

The calculation to determine the FPL is an income level rubric created annually by the Department of Health and Human Services and is used for determining if patients will qualify for their benefits and programs. Foundations will also often use FPL to determine patient eligibility. The poverty guidelines by year can be found on the US Department of Health and Human Services website [http://aspe.hhs.gov/2015-poverty-guidelines].

Determining Federal Poverty Level

If a foundation states that in order to be eligible, a patient's income must fall below 500% of the FPL, this means that the patient's household income must fall below the poverty guideline (for the number of persons in the household) multiplied by five.

For example, for a family with two people in the household, the poverty guideline is $15,930 per year. If $15,930 is multiplied by five, the FPL is $79,650. So in order for this patient to be eligible, their household income must fall below $79,650.

To determine the percentage of poverty, you would take the annual income and divide it by the poverty guideline for the specific household size. You would then take that number and multiply it by 100%, and that is your percentage of the federal poverty level.

For example, a family of two makes $49,500 in 2015. Take that annual income of $49,500, divide it by the poverty guideline for a family of two (which is $15,930) and the result is 3.1. Multiply 3.1 times 100%, and the result shows that this income for a family of two is 310% of the federal poverty level.

An online calculator for determining federal poverty level is available at www.needymeds.org/poverty-guidelines

Important Information Regarding Foundations

- Foundations are typically diagnosis specific. Within a foundation, a diagnosis' subcategory may be fully allocated, but opportunities may become available if additional donations are made.

- Grants are generally good for one year from the date of approval. After the grant has expired, a new application must be submitted on the patient's behalf if the funds are still needed.

- If funds are available, some foundations will allow patients to apply for a second grant during their approval period if the first grant has been exhausted.

- Foundation approval is dependent on patient household size, income, and diagnosis. Check with the foundation for specific income limits in regards to household size.

- Certain foundations will perform random audits. Keep applications and all supporting documents.

Steps for Applying to a Pharmaceutical Assistance Program:

Applying to a PAP is a very similar process to applying to a foundation and most applications are available online. Some states, such as New York, may require a hard copy prescription for the medication on a New York State prescription pad in addition to the basic requirements.

Once the patient is approved, determine how that particular pharmaceutical assistance program will get the medication to the patient. Pharmaceutical assistance programs will usually mail the free medication either to the patient's home or to the doctor's office.

Steps for Applying to a Foundation

1. Speak with the patient and make sure they give permission to apply to the foundation. This is the first and most important step.

2. Gather the following information from the patient: patient's diagnosis, how many people are in the patient's household, the household's annual income (with proof such as a federal tax return, pay stub, bank statement, Social Security award letter), and if the patient files a federal tax return.

3. Review the foundation's website to determine if the application is able to be completed online, via phone, or via hardcopy.

4. Read the directions for the application carefully to ensure that all the required information is there.

5. Obtain all required signatures and proof of annual income for the application before submitting for processing. Sometimes the applications will require a doctor's signature in addition to a patient's or a patient advocate's signature.

6. After submitting the application, follow up with the foundation to ensure that they received everything necessary for processing. Also find out the processing time and how the decision will be communicated.

7. Once the patient is approved, determine how the foundation releases the funds to pay for the patient's medication. Some foundations provide billing information to be used at the pharmacy. This means that the patient's insurance would be billed first and then the foundation would pick up that remaining co-pay. Other foundations reimburse patients directly for their expenses. In this case, the patient will pay for the medication at the pharmacy and submit a receipt for reimbursement. Alternatively, some foundations reimburse the pharmacy after dispensing the prescription to the patient.

Important Information Regarding Pharmaceutical Assistance Program Applications

- Approval from pharmaceutical assistance programs is typically good for one calendar year. After December 31, new applications must be submitted for patients to continue receiving free medication from the PAPs.

- If a patient is not initially approved due to income limits or non-FDA approved indication, PAPs allow for appeals pending supporting documentation.

Alternative Sources for Assistance

In addition to helping assist patients with their out-of-pocket costs on medications and treatment, there are also sources available to help with other expenses patients may incur.

Some examples of alternative assistance include lodging assistance, meals, transportation, travel expenses, home care, child care, medical supplies, nutritional supplements, insurance premium, and dental services. There is even assistance available for healing retreats, recovery retreats, summer camps for kids, family camp, and scholarships.

It's very surprising how much assistance is actually available for a patient if you just look for it.

NeedyMeds provides a list of different programs in alphabetical order by state with the national program posted at the top. Links to each program's website are also provided.

The site lists free low-cost sliding scale clinics, medical clinics and dental clinics, camps and retreats and government programs that provide information on Medicare and Medicaid.

Some pharmacies offer discount programs on generic medication. Generic discount drug programs are usually available at little to no cost. Some generic discount drug programs have a small one time or yearly fee to join and others are free. An example of a generic drug discount program is Walmart's $4 Generic Drug Program. Walmart has a list of generic medications that are available to any patient for $4. Other pharmacies have similar plans and may or may not have a yearly fee to participate.

Conclusion

It is important that patients receive help in securing financial assistance. Every patient and every patient's situation is different. There are many options to help patients in need. Even if staffing doesn't allow for researching options at the pharmacy-level, pharmacy technicians can guide patients so they can research the options themselves. Patient assistance programs play a vital role in ensuring that patients take their medications as prescribed and avoid lapses in therapy because of high costs.

Activity Assessment

Visit **elearning.ashp.org/subscriptions/1000/PharmTechCE** to submit your answers to the activity assessment and complete the activity evaluation to receive continuing education credit. A minimum score of 70% is required on the test for credit to be awarded.

1. **Typically, grants are good for how long before needing to submit a new application?**
   A. 2 years
   B. 1 year
   C. 6 months
   D. 1 month

2. **Which is an example of a government funded insurance plan?**
   A. Tricare
   B. Private prescription coverage through employer
   C. Health care marketplace plan/Exchange
   D. Prescription discount card

3. **How can pharmacy technicians positively impact access to care in regard to financial assistance for patients?**
   A. Stay up to date on patient assistance programs and eligibility requirements
   B. Start a conversation with a patient about the affordability of their medications
   C. Offer to look for financial assistance for any patient
   D. All of the above

4. **Which of the following is not a patient assistance guide?**
   A. RxAssist
   B. NeedyMeds
   C. Prescription Processing Portal
   D. Partnership for Prescription Assistance

5. **What information should be obtained from the patient prior to applying for financial assistance?**
   A. Patients' and/or household annual income, patients' diagnosis, and patients' household size, permission from the patient to apply on their behalf
   B. Patients' and/or household annual income, if the patient files a federal tax return, patients' diagnosis, and patients' household size
   C. If the patient files a federal tax return, patients' and/or household annual income, patients' diagnosis, permission from the patient to apply on their behalf, and patients' household size
   D. Patients' and or household annual income, patients' diagnosis, patients' household size, and the number of dependents the patient claims on their federal tax return

6. **Patients with government funded insurance (Medicare, Medicaid, etc.) plans are eligible for all of the following except**
   A. Foundations/grants
   B. Community organizations
   C. Copay cards/coupons
   D. Free medication programs through manufacturer

7. **Only Certified Pharmacy Technicians are able to assist patients in securing financial assistance.**
   A. True
   B. False

Activity Assessment (continued)

8. **Why it is important to keep the application and supporting documentation after a patient has been approved through a foundation?**

   A. To make the audit process easier in case the patient is randomly selected

   B. To retain the patients personal information on file in case you need again in the future

   C. You should not keep a patient's application and supporting documentation on file, it should be shredded for privacy purposes

   D. To use as an example for future customers

9. **If you conduct a NeedyMeds search to locate assistance for a medication, the search results will include**

   A. Foundations

   B. Copay cards/coupons

   C. Pharmaceutical Assistance Programs

   D. All of the above that may be available for that medication

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Answers to Reflective Questions—1. C; 2. D