Northern Physicians Organization:
Unaffordable Medication Assistance Decision Flow

NPO-CIN

Uninsured

Eligible for Medicaid?

Facilitate Medicaid application

Who within your practice assists patients with insurance applications? Consider community-based insurance application assistance?

Commercial Insurance
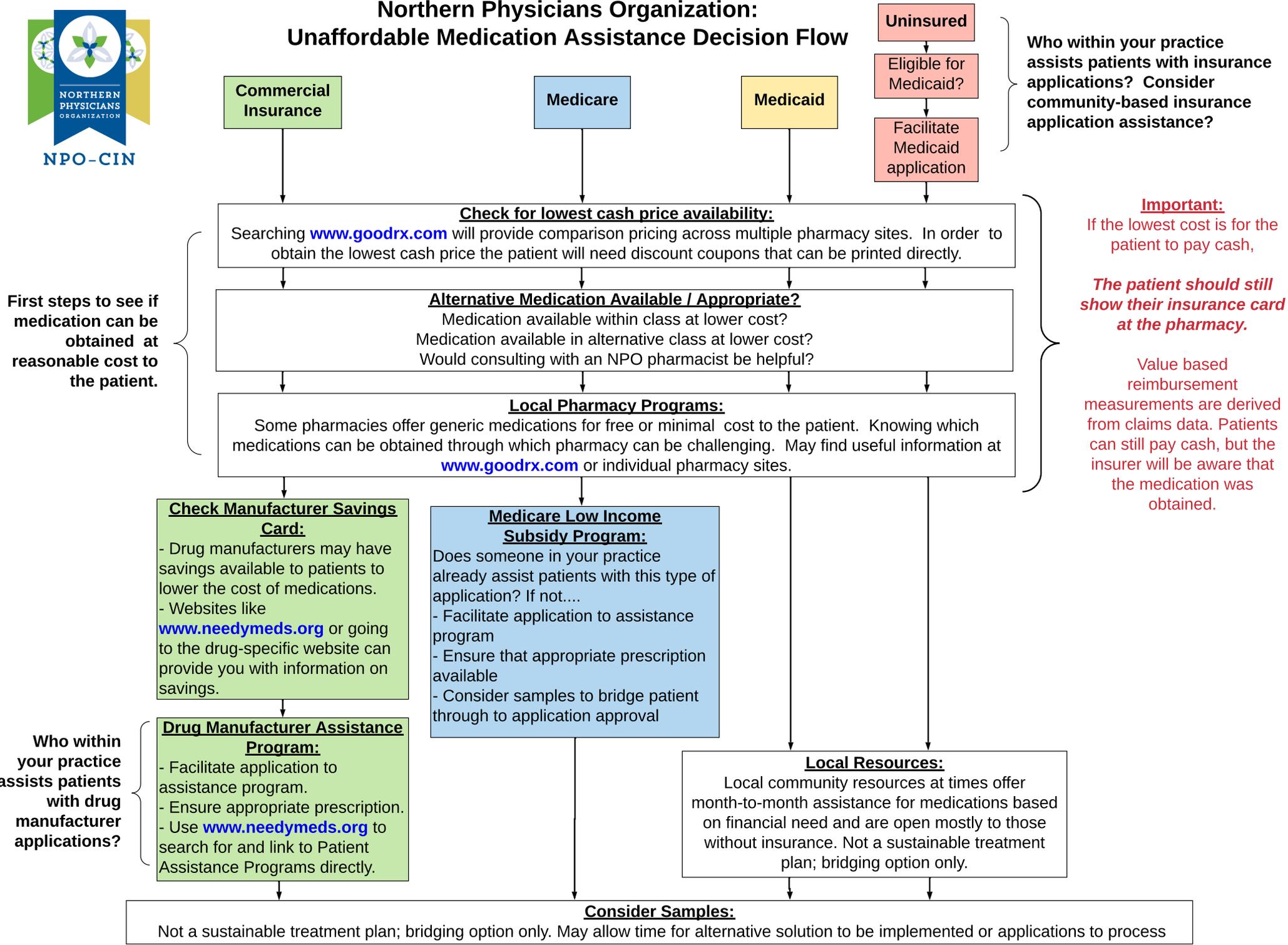
Medicare

Medicaid

First steps to see if medication can be obtained at reasonable cost to the patient.

Check for lowest cash price availability:
Searching **www.goodrx.com** will provide comparison pricing across multiple pharmacy sites. In order to obtain the lowest cash price the patient will need discount coupons that can be printed directly.

Alternative Medication Available / Appropriate?
Medication available within class at lower cost?
Medication available in alternative class at lower cost?
Would consulting with an NPO pharmacist be helpful?

Local Pharmacy Programs:
Some pharmacies offer generic medications for free or minimal cost to the patient. Knowing which medications can be obtained through which pharmacy can be challenging. May find useful information at **www.goodrx.com** or individual pharmacy sites.

Important:
If the lowest cost is for the patient to pay cash,

The patient should still show their insurance card at the pharmacy.

Value based reimbursement measurements are derived from claims data. Patients can still pay cash, but the insurer will be aware that the medication was obtained.

Check Manufacturer Savings Card:
- Drug manufacturers may have savings available to patients to lower the cost of medications.
- Websites like **www.needymeds.org** or going to the drug-specific website can provide you with information on savings.

Medicare Low Income Subsidy Program:
Does someone in your practice already assist patients with this type of application? If not....
- Facilitate application to assistance program
- Ensure that appropriate prescription available
- Consider samples to bridge patient through to application approval

Who within your practice assists patients with drug manufacturer applications?

Drug Manufacturer Assistance Program:
- Facilitate application to assistance program.
- Ensure appropriate prescription.
- Use **www.needymeds.org** to search for and link to Patient Assistance Programs directly.

Local Resources:
Local community resources at times offer month-to-month assistance for medications based on financial need and are open mostly to those without insurance. Not a sustainable treatment plan; bridging option only.

Consider Samples:
Not a sustainable treatment plan; bridging option only. May allow time for alternative solution to be implemented or applications to process

10/29/2019

Detailed Explanations

Good Rx Website:
- Prescription drug prices are not regulated, which means that the cost of a prescription may differ by more than $100 between pharmacies across the street from each other
- GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions
- Searches will change automatically to generic; to refine for brand names use " Prescription Settings" and "tips"

https://www.goodrx.com

Needy Meds Website:
- Use website to search for the specific medication to see if savings cards or assistance programs are available.

https://www.needymeds.org/

Medicare Low Income Subsidy Program:
- Medicare beneficiaries can qualify for Extra Help with their Medicare prescription drug plan costs. The Extra Help is estimated to be worth about $4,900 / yr.
- To qualify for Extra Help, a person must be receiving Medicare, have limited resources & income, and reside in one of the 50 States or District of Columbia.

https://www.ssa.gov/benefits/medicare/prescriptionhelp/

Drug Manufacturer Assistance Programs (PAP):
- PAPs are run by pharmaceutical manufacturers to provide free / reduced-cost medications to people who cannot afford to buy their medicine
- These assistance programs require an application process that includes financial data to prove need
- Medicare Part D and state-sponsored insurance: like Medicaid, VA & Tricare, typically excluded although can vary by manufacturer and medication
- Eligibility rules are not standardized meaning that you need to investigate each medication independently
- Website below provides base information and links to specific Manufacturer PAP programs

https://www.needymeds.org

https://www.rxassist.org/

Local Resources:
- Local community resources may offer month-to-month assistance for medications based on financial need; open mostly to those without insurance.
- Check NPO Community Resource Guide   **https://www.npoinc.org/in-the-news/resources/**

- 211 can also be used to identify available local resources   **https://www.mi211.org/**

Community Based Insurance Application Assistance:
There may be someone already in your practice who assists patients with insurance applications; if not, and the complexity of the situation is beyond the skill set of the care team in the PCMH, consider linking to community based resources familiar with the process:

- Veterans Affairs: https://veteran-affairs.org/ or refer patient to local Veterans Affairs office
- Medicaid: Online process completed by the patient at **https://newmibridges.michigan.gov/s/isd-landing-page?language=en_US** or refer on to Community Connections HUB Teams at **https://northernmichiganchir.org/**
- Medicare: Online process completed by the patient at **https://www.medicare.gov/** or contact the Area Agency on Aging