

PRESCRIPTION ASSISTANCE

MEDICARE PART D

Medicare Part D, is an insurance program for prescription drug coverage, available to everyone with Medicare regardless of age, income or resources. Part D policies are offered by private insurance companies, and cover both generic and brand name drugs. Like other insurance, you pay a monthly premium, a yearly deductible not to exceed \$320 in 2015 and part of the cost of your prescriptions. Those costs vary from plan to plan and may be affected by other assistance you qualify for.



Enrollment is voluntary but should be seriously considered. There is a 1% per month penalty added to the premium if enrollment is delayed beyond initial eligibility. Those individuals with coverage through other resources such as the VA or private pension plans are exempt from this penalty while they continue to carry acceptable coverage. Though many older adults may not be taking any regular prescription medication upon enrolling in Medicare that is likely to change with age.

Part D Plans change each year and vary from state to state. Plans may have different formularies or lists of drugs that they include in their plan and different costs associated with them. Annual Coordinated Election Periods are scheduled in late fall each year allowing enrollees to change plans. Individuals should review their coverage regularly to insure they have the best plan for their personal needs. For help with this, visit www.medicare.gov or call **DuPage County Senior Services, (630) 407-6500** or **1-800-942-9412**.

Those individuals with limited income and assets may apply for **Extra Help**. To qualify for **Extra Help** from the Social Security Administration in 2015, assets are limited to \$13,640 for an individual and \$27,250 for a married couple living together. The annual income limits are \$17,655 and \$23,895 respectively. **Extra Help** may eliminate monthly premiums or deductibles and reduce co-payments. For more information or to apply on line, go to www.socialsecurity.gov.

OTHER GOVERNMENT PRESCRIPTION ASSISTANCE

DuPage County Prescription Drug Card

Prescription discount cards are available to all county residents thanks to a contract between DuPage County/National Association of Counties and **Caremark**. The **Prescription Drug Card** is free, provides an average of 24% off a pharmacy's regular retail prices and is accepted at 65,000 retail pharmacies nationwide. Some pet medications that can be filled at a regular pharmacy may be covered. **Caremark Mail Service Program** is also available for up to a 90-day supply of select medications. For more information visit the **Caremark** website at www.naco.advancerx.org, phone toll free **1-877-321-2652**, or call **DuPage County Senior Services** for locations where these discount cards are available at **(630) 407-6500**, or **1-800-942-9412**.

Illinois Department of Human Services/Medicaid

Offers assistance for medical care and prescription drugs to low income residents. See page 88 for more details.

Illinois Department of Public Health (IDPH)

Through the **AIDS Drug Assistance Program (ADAP)**, IDPH provides assistance to persons who are HIV positive and not eligible for Medicaid. For eligibility details, contact **IDPH** at **1-800-825-3518** or www.idph.state.il.us/health/aids/adap.

Illinois RX Card

As a resident of Illinois, you and your family have access to a statewide Prescription Assistance Program (PAP). Create and print your **FREE** discount prescription drug card online. No enrollment forms, age or income requirements! The Discount Prescription Card is pre-activated and accepted at over 56,000 pharmacies around the country including most major chains. View details at www.illinoisrxcard.com.

VA Pharmacy Benefits

Veterans may receive their prescription drugs from a VA facility at a reduced rate, or in some cases free of charge. Veterans should inquire with their local Veterans Affairs office or nearest VA facility. For the nearest location call **1-800-827-1000** or visit www.va.gov.

PRIVATE AND CHARITABLE PRESCRIPTION ASSISTANCE PROGRAMS



AARP Prescription Discount Catamaran

1600 McConnor Parkway
Schaumburg, IL 60173-6801

1-800-282-3232

1-877-422-7718

<http://discounts.aarp.org/offer/index/offerId/460036/>

AARP members, their spouse and children or grandchildren under age 27 can benefit from a discount on prescriptions. This discount program through Catamaran offers savings on average of 38%. This is not an insurance plan and does not replace Medicare Part D. Register on-line or call Catamaran member services.

CanUSAMeds.com/Canadian Prescriptions online or by mail

3108 S. Route 59, Suite 124-287

Naperville, IL 60564

(630) 904-3677

No membership, enrollment, or sign-up fees required. A Canadian doctor reviews your "chart" and approves your prescription under his/her Canadian license. Company also has U.S. Pharmacy options for Medicare "D" clients.

Caring Voice Coalition

1-888-267-1440

www.caringvoice.org

Patients diagnosed with chronic conditions can apply for grants that can assist with copayments for expensive prescription therapy, helping pay the premium for health insurance coverage or various other self-pay responsibilities related to prescription therapy. These grants may be applied for online or by calling. Grants are usually processed within 24 to 48 hours.

HealthWell Foundation
1-800-675-8416
www.healthwellfoundation.org

Provides financial assistance to eligible individuals to cover coinsurance, copayments, healthcare premiums and deductibles for certain treatments. To qualify for assistance from HealthWell, patients must have some form of health insurance (major medical or prescription drug) that covers part of the cost of their treatment.

National Organization for Rare Disorders, Inc. (NORD)
1-800-999-6673 (voicemail only)
www.rarediseases.org

A patient assistance program to help uninsured or underinsured individuals obtain lifesaving/life sustaining drugs. NORD also administers early access programs to investigational new drugs, approved by the FDA, prior to the drug's marketing. All of NORD's programs are subject to eligibility requirements.

Needy Meds
1-800-503-6897
www.needymeds.org

Provides information about patient assistance programs providing no cost prescription medications to eligible participants.

Partnership for Prescription Assistance
1-888-477-2669
www.pparx.org

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.

Patient Advocate Foundation/Copay Relief
1-866-512-3861
www.copays.org

Provides direct financial support for prescription copayments to insured patients, including Medicare Part D beneficiaries, who financially qualify and have a condition that is covered on the list online.

For further information on these or other Prescription Assistance Programs, call **DuPage County Senior Services** at **(630) 407-6500** or **1-800-942-9412** or **Senior Health Insurance Program (SHIP)** at **1-800-548-9034**.

