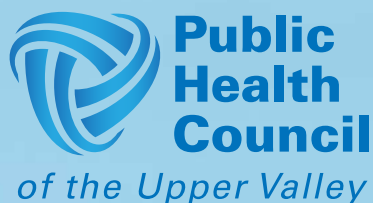




Finding a Path to Affordable Prescription Medications: A Resource Guide



ALICE PECK DAY
MEMORIAL HOSPITAL
A Dartmouth-Hitchcock Affiliate

Where to Begin: Starting a Self Assessment

Finding a path to affordable prescription medications isn't easy. There are many reasons why people have difficulty paying for their medications, and there are lots of different solutions. The following questions can help you assess your situation, and point you to key resources in this guide that can meet your unique needs.

Do you have a primary care doctor you feel comfortable talking to about the cost of your medications?

YES. This is a great first step! Have a conversation with your doctor about how they can help you lower the cost of your medications. Your doctor may be able to help you apply for a medication assistance program, find pharmacy discounts, or enroll in an affordable insurance plan.

NO. Finding ways to pay for your medication can be confusing and stressful, and it is important to have someone you trust who can help you through the process. Local providers, pharmacists and community supports can be advocates for your needs.

Are you currently enrolled in any type of insurance?

YES.

Medicare – If you have Medicare but not prescription drug coverage, you may consider enrolling in Medicare Part D. There are also “Extra Help” programs that may be able to reduce copays, premiums and deductibles

Medicaid – Though Medicaid provides prescription drug coverage, restrictions and copays do apply. Pharmacy discounts or medication assistance programs may be able to reduce the cost of your medications.

Private Insurance – Pharmacy discount programs can reduce your every day medication costs, and you may be able to work with local providers to find generic, and cheaper, treatment options. Community supports can also help you and your family through difficult times.

NO. A crucial step towards getting the medications you need is finding a health insurance plan that works for you. Local providers and community supports can help you find a plan that is affordable, and assist you with enrollment.


Your doctor or local providers, pharmacists and community supports can be advocates for your needs.



Are you having difficulty paying for a medication that you take for a chronic condition?

YES. Medication assistance programs are designed to help people who are uninsured or underinsured pay for long term medications. Pharmacy discount programs can also lower the everyday costs of some prescriptions, many of which are for chronic conditions.

Do you have a temporary or urgent need to get a medication that you can't afford?

YES. Some stop-gap measures for short term or urgent problems are available through local medical centers or community service organizations. These short term solutions are noted throughout the guide with an , but be sure to make a long term plan with some of the other resources in this guide.

Is the cost of your medications putting a financial burden on you and your family?

YES. Many of the community supports in the area, though they may not be able to lower the costs of your medications directly, can help support your family during a challenging time.

Local Providers

Local health care providers can connect you to resources that are right for you and help you apply for programs. They may also have ways to reduce your prescription costs if you receive care through their site. The services listed below are especially useful if you are looking for a place to start – a trusted, local health care professional can help you understand your options and develop a plan.



Dartmouth Hitchcock Medication Assistance Program | (603) 650-5400

<http://www.dartmouth-hitchcock.org/billing-charges/paying-for-medications.html>

If you get care at Dartmouth Hitchcock Medical Center or in one of their clinic locations, you can access the services of their Medication Assistance Program. Resource Specialists can coordinate with DHMC's pharmacy and negotiate with doctors for generics or cheaper treatment options. They will make sure you get the most of your insurance, or can help you enroll in a plan. They also refer patients to pharmacy and drug company assistance programs and short-term, local solutions.

Family Pharmacy, Enfield, NH (603)-632-5720

The Family Pharmacy in Enfield offers an in-house discount program with savings on generic and brand name drugs. Uninsured people who enroll in the program can have the \$5.00 lifetime fee waived. ⚠️

Planned Parenthood of Northern New England | (866)-476-1321

<https://www.plannedparenthood.org/planned-parenthood-northern-new-england/for-patients/special-programs>

Planned Parenthood has several locations in the region, and offers a variety of free services and birth control medications to uninsured and low income individuals. Planned Parenthood also has trained Navigators who can meet with you one on one to discuss your health care and insurance options.



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Alice Peck Day Memorial Hospital (APD) Community Health Department ⚠️ (603) 443-9548

www.alicepeckday.org/about/community/health/

Patients seen at Alice Peck Day Memorial Hospital's Emergency Department or in one of their clinic locations may be able to receive a one time voucher to pay for an emergency prescription. This is only a stopgap measure. If you are a patient at one of the APD clinics you can get help enrolling in drug company assistance programs, for long term medication needs.

Little Rivers Health Care | (802)-222-4637

<http://www.littlerivers.org/index.php>

Little Rivers Health Care clinic provides low cost care with extended evening and weekend hours. Care Coordinators are available to help you apply for assistance programs and manage your health needs. Little River also has a pharmacy that can offer very low cost prescriptions to eligible patients.

Good Neighbor Health Clinics (802)-295-1868

www.goodneighborhealthclinic.org/index.html

The Good Neighbor Health Clinics provide free medical and dental care to low income and underinsured Vermont and New Hampshire residents living near their clinics. They help patients apply for programs, and are experts in finding the least expensive ways to access health care. GNHC also has voucher programs that can cover the cost of generic medications and prescription eyeglasses. ⚠️

Community Supports

In addition to local health care professionals, community supports outside of the medical sector can help you find ways to pay for your prescriptions. These agencies, programs, and individuals are region specific and have experience finding long-term programs and filling short-term gaps. They can look at the whole picture to find solutions for your financial and health needs.

Organization	Service
IN THE UPPER VALLEY	
Upper Valley Haven (802) 295-6500 http://uppervalleyhaven.org/	The Haven provides temporary housing, meals, educational programming and support services for homeless and low income residents of the Upper Valley.
Listen Community Services (603) 448-4553 http://www.listencommunityservices.org	Listen provides community meals, rent and heating bill assistance, crisis counseling and teen services to assist in periods of need.
FOR NEW HAMPSHIRE	
ServiceLink 1-(866)-634-9421 http://www.servicelink.nh.gov/	ServiceLink refers to resources, can advise you on your options, and explain how to make the most out of Medicare. This is an especially important resource for aging or disabled clients.
NH Town Welfare ⚠️ (603) 224-3333 www.bianh.org/pdf/townwelfare.pdf	NH towns must provide financial assistance for basic necessities, including prescriptions, if a resident cannot afford them. Prescription help may take a variety of forms and it is a temporary measure until you can get more stable assistance. Visit your local town offices to meet with your community's welfare officer - they are available to assist in urgent situations and help you apply for long term support.
NH Foundation for Teaching and Learning Children's Fund ⚠️ http://neanh.org/childrens-fund/	If a lack of medication access is affecting a child's success in school, this grant can temporarily cover the cost of their prescription. A professional who works with the child (such as a teacher) must apply, and the child must be eligible for Healthy Families or Well Sense Health Plans.
FOR VERMONT	
Healthy Vermonters Department for Children and Families 1-(800)-250-8427 http://dcf.vermont.gov/benefits/prescription	Healthy Vermonters provides discounts on medications with no monthly premiums. This service is available for low income individuals who don't have prescription drug coverage, or those who have coverage that has been "used up" for a certain prescription.
VPharm Department for Children and Families 1-(800)-250-8427 http://dcf.vermont.gov/benefits/prescription	VPharm helps pay for medications with affordable monthly premiums. This service is available for low income individuals or people enrolled in Medicare Part D. The DCF website also has links to fuel cost assistance, child care financial assistance, and housing/homelessness assistance programs.
SEVCA (800) 464-9951 http://www.sevca.org	Among other things, SEVCA provides fuel assistance, business startup support, education and skills training, family support services, crisis resolution and food support during times of needs. SEVCA can also provide information and make referrals to other helpful resources.

Getting Insurance Coverage

One of the best ways to pay for your prescription medications is through affordable health insurance. But, navigating the insurance system is confusing and time consuming – don't be afraid to reach out to someone you trust with questions or for guidance. The cost of health insurance may seem like a barrier, especially when paying for your medications is already a challenge. However, you may qualify for free or reduced cost plans based on your income level, employment status, and family structure. Visit some of the resources listed below to find out how health insurance could work for you.

HealthCare.gov

<https://www.healthcare.gov/get-coverage/>

The health insurance online marketplace at HealthCare.gov is the one-stop shop for health insurance plans. The options vary by state, but the condensed platform makes it easy to find a plan.

In Vermont use:

Vermont Health Connect

<http://info.healthconnect.vermont.gov>

The Plan Comparison Tool allows you to narrow down which plans are in your budget and will cover the services you need. The site also connects you to a certified Assister who can help with the online application process.

In New Hampshire use:

The National Marketplace

https://www.nh.gov/insurance/consumers/mp_plans.htm

For information about New Hampshire's Marketplace, and enroll online through HealthCare.gov

Medicaid

<http://www.dhhs.nh.gov/ombp/medicaid>

Medicaid is a state and federally funded insurance program that you or your family may be eligible for based on your income level and whether you have children. The Department of Health and Human Services outlines Medicaid's pharmacy benefits at <http://www.dhhs.nh.gov/ombp/pharmacy>. All Medicaid enrollees have access to prescription drug coverage, but restrictions and co-pays do apply.

Medicare and Medicare Part D

<https://www.medicare.gov/sign-up-change-plans/index.html>

You may qualify for Medicare if you are 65 years old, are permanently disabled, have kidney failure or ALS ("Lou Gehrig's Disease"). If you are currently enrolled in Medicare but do not have prescription drug coverage, you may be able to enroll in Medicare Part D, which can cover all or part of your medication costs: <http://www.dhhs.nh.gov/ombp/partd.htm>. To see if you are eligible for an Extra Help program that will reduce or remove the cost of copays, premiums and deductibles, visit: <https://www.medicare.gov/your-medicare-costs/help-paying-costs/extra-help/level-of-extra-help.html#1320>



Medication Assistance Programs

If you are having difficulty affording a long-term prescription that treats a chronic condition, most drug companies offer programs that allow you to receive the medication for free or at low cost. These programs often require that you do not have health insurance, but even if you do, the drug’s manufacturer may be able to lower the cost of the medication if it is not covered under your plan. Start by searching for programs that cover the medication you need in one of the following databases

	Rx Assist rxassist.org/patients	NeedyMeds (800) 503-6897 needymeds.org
Allows you to search by the drug’s name to find programs (including mail order), eligibility requirements and downloadable applications.	✓	✓
Has information about prescription savings programs for those with limited insurance.	✓	
Includes copay assistance and pharmacy program information, as well as consumer reports and brochures.		✓

You can also go directly to your medication’s manufacturer. Most companies have their own programs, so if you don’t find one using the databases above, try checking their website. Some examples are listed below, but there are many others – you can find the manufacturer of your medication by checking the

prescription label, or by asking your pharmacist. In New Hampshire, the Medication Bridge Program can also connect you to people who are experts at navigating medication assistance programs; call (603) 415-4297 to find a Medication Bridge partner near you.



www.pfizerxpathways.com
1-866-706-2400



www.pap.novartis.com



www.merckhelps.com



www.gskforyou.com/patient-assistance-programs/druglist.html

Finally, certain complex or chronic medical conditions have organizations that compile support resources specifically for the relevant diagnoses and associated medications. Through sites like these, you may be able to find help tailored to your medical need. A few examples are listed here, but look online for others.



www.diabetes.org/living-with-diabetes/health-insurance/prescription-assistance.html



<https://theassistancefund.org/patient-services/#>

The Assistance Fund collates cost reduction programs for several diagnoses. Check back frequently as funding availability varies, and changes with the number of enrollees.



www.kidney.org/patients/resources_Prescription

Pharmacy Programs

Where and how you get your prescriptions can effect how much you pay. A few simple searches, a short application, or an easy location switch may be able to cut the cost of your prescriptions every time you fill them. First, find out if your health insurance plan has a “preferred pharmacy” – using this location can save you money on your prescriptions with no extra steps. If there isn’t one, search for pharmacy programs near you that have discounts on the medications you need.

GoodRx

<https://www.goodrx.com/>

Allows you to search for discounted generic drugs, coupons, and payment programs at pharmacies near you. Their easy to use site also has information on savings for people with co-pays and high deductibles.



NH Rx Card

New Hampshire residents can download a free NH Rx Card at www.nhrxcard.com. This pre-activated card, available to all New Hampshire residents, can be used on generic or brand name drugs not covered by insurance. The website will help you find the pharmacy that has the best price for your medications.



Most pharmacies offer discounts on a set list of prescriptions, which varies by location. Often, the medication must be a generic, so ask your doctor if there is non-brand version of the drug you need.

Pharmacy	What They Offer	What is Unique?	Who Can Benefit?
Walmart	\$4 30-day prescriptions \$10 90-day prescriptions Information on ways to maximize insurance benefits	A Flexible Spending Account (FSA) program, which lets you save part of your paycheck to put towards approved health care items	Anyone can receive discounted prescriptions, and FSA eligibility is available online
Price Chopper	\$3 generic prescriptions Free Antibiotics Diabetes supplies and medications	Diabetes AdvantEdge program provides free or low cost diabetes medications and supplies	Anyone can receive discounted prescriptions with a free Rx AdvantEdge Card
Hannaford	\$4 30-day prescriptions \$10 90-day prescriptions Free fluoride and vitamins Savings on vaccines	Hannaford’s list of covered medications includes Lipitor (atorvastatin) and other chronic medications that are not typically covered by other pharmacy programs	Anyone who enrolls in the Health Saver Plus Program for \$7 a year
CVS	Discounted medications and vaccines	Discounts on Minute Clinic visits and a tool to compare the benefits of different Medicare plans	People who enroll in the Health Savings Pass program for \$15 a year and whose needs are not covered by any insurance
Kmart	\$5 - \$10 for 30-day \$10 - \$30 for 90-day prescriptions		People who enroll in the Pharmacy Savings Plus program for \$15 a year and whose medication is not covered by insurance

Other Challenges Related to Prescription Medications

Medication Reconciliation – If you have multiple medications, its important to make sure the combination is safe as well as affordable. Pharmacists and other local providers can review your medications and make sure they are maximizing benefits, while minimizing cost and risk.

Staying on Track – Ask your pharmacist about ways to manage multiple prescriptions – they may be able to coordinate all your refills for the same day or have your medications delivered to your home.

Safe Exchange – Keep drugs out of our environment and prevent accidental or intentional misuse by disposing of extra medications properly. Visit: <http://www.twinstatesafemeds.org> for drop box locations and more information on disposal of unneeded prescription pills, solutions, liquids, and creams.

Prescription Drug Addiction Services – If you or someone you know is struggling with addiction to a prescription medication, you can connect to treatment and support services in New Hampshire at: <http://nhtreatment.org/> or in Vermont at: http://healthvermont.gov/adap/treatment/treatment_county.aspx.

Your Path to Affordable Prescriptions

Your Medication Needs: _____

Your Trusted Health Advocate:

Name: _____
Email: _____
Phone Number: _____

Immediate Action – *What steps can you take and who can help in the next few days or weeks?*

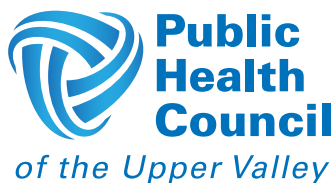
Individual or Organization's

Name: _____
Website: _____
Email: _____
Phone: _____
Plan: _____

Long Term Strategy - *What steps can you take and who can help in the next few days or weeks?*

Individual or Organization's

Name: _____
Website: _____
Email: _____
Phone: _____
Plan: _____



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