



Access & Affordability of Medications: Techniques to Deal with Financial Burden

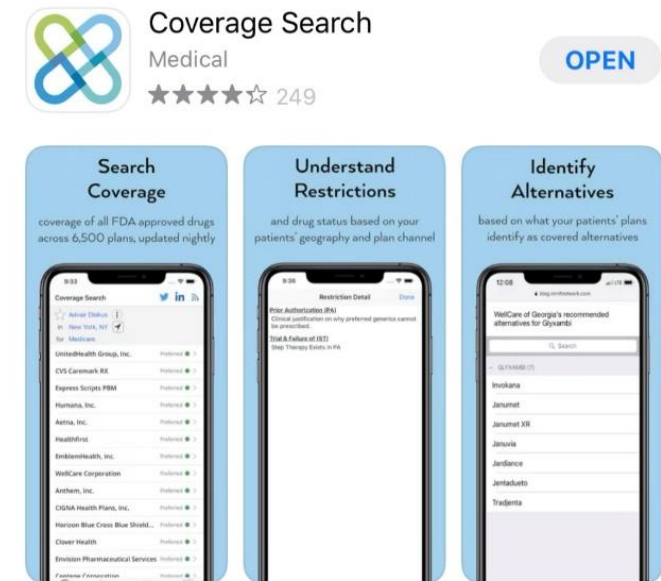
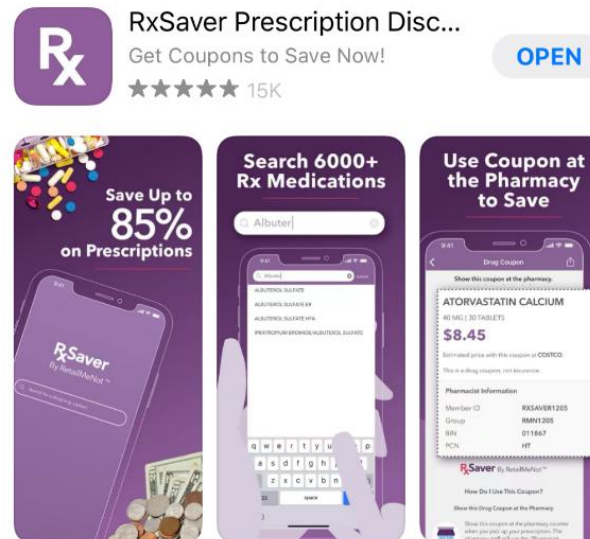
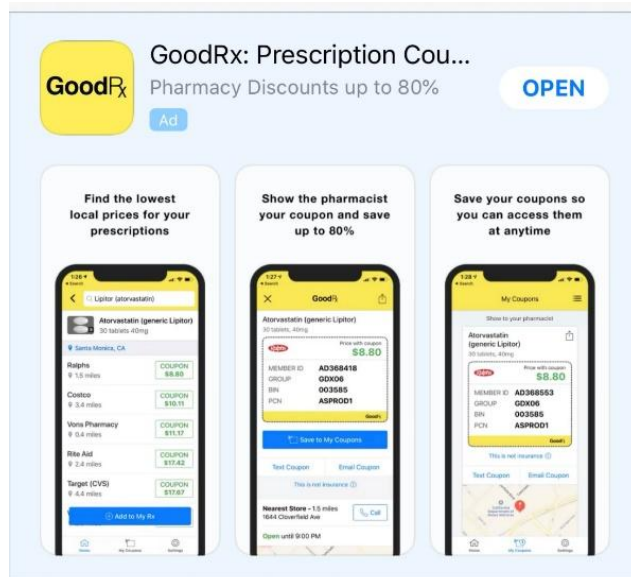
(cell phones required for this session)

Jennifer Goldman, PharmD, CDCES, BC-ADM, FCCP
Professor of Pharmacy Practice
Massachusetts College of Pharmacy and Health Sciences,
School of Pharmacy-Boston
Clinical Pharmacist, Director, Cardiometabolic Services,
Well Life Medical, Peabody, MA



Download these Apps for Activities During this Session – available for Android and iPhone

- GoodRx
- RXSaver
- Coverage Search



Patient Case

- Sam is a 47-year-old unemployed patient with T1D requiring insulin
- He has no health insurance
- What are your options?
 - Think of this patient as we move forward in the session

Barriers to Medication Adherence

- **Cost / Financial:** *the cost of prescription medications, healthcare services, or cost of living that prevent the purchase of prescription medications*
- **Time Management:** includes forgetfulness, lack of a medication- taking routine, no pill box or medication planner
- **Lack of Knowledge:** includes not understanding a medication's proper use, correct instructions, reason for taking it, and side effects; also, not understanding the benefits of taking a medication, consequences of non-adherence, and general health literacy
- **Provider Issues:** trust and communication can be a barrier to medication adherence; also, a provider may verbally change directions of a prescription, forget to refill a prescription, be unavailable or difficult to reach
- **Lack of Motivation:** difficulty staying motivated can affect long-term medication adherence
- **Side Effects/Medication complexity:** experiencing side effects as well as fears, beliefs, and concerns, pill burden, difficult regimens
- **Physical Limitations:** reliable transportation, inability to drive, lack of social support or help getting medications, and getting to and from the pharmacy

Patients Can't Afford Their Medications

- Rising prescription drug costs force many patients to skip doses or even forgo potentially life-saving medications
- According to the Department of Health and Human Services (HHS), 47% of Americans have high-deductible health plans (HDHPs), under which they often pay the list price of a drug until they have met their deductible
- Patients also pay list prices if a drug is not on their insurance formulary
- The inability to afford prescription drugs continues to reach epidemic proportions

What Is The Impact?

- According to a Truven Health Analytics-NPR Health poll (2017), 67% of patients do not take their medications because they cannot afford them¹
- The same poll shows 94% of patients with incomes under \$25,000 per year stated that they did not fill or pick up their prescriptions due to the expenses involved
- More than 12% said that costs led them to stop taking a medication before a provider recommended ending the treatment
- Data from the Centers for Disease Control and Prevention (2021) found that nearly 60% of individuals skipped medication doses, took less medication, or delayed filling a prescription simply to save money²

Independent Pharmacies

- Develop a relationship with local practices/hospitals
- Lists of generic drug prices for 30/60/90-day supply – mail order/delivery
- These other alternatives are not to take business from independent pharmacies

Discount Apps/Coupons

GoodRx*	RxStream	PatientRx Discount
RxSaver*	SearchRx	RX Care Card
NeedyMeds	BetterRxCard	Pharmacy Saver Card
SingleCare	VIPRx	HelpRx Mobile
HonestRx	RefillWise	RxHacker
ScriptSave WellRx	Inside Rx	FreeRx iCard
BlinkHealth	Valpak Rx	RX Discount Card
USARx	HbARx	America's Pharmacy
GroupRX	Benefits 911	myRxMedSaver
Henry Schein		

*There are many apps for discounts, more than are shown here. Consider concentrating on these two.

GoodRx and RXSaver Apps

Download these apps now if you haven't



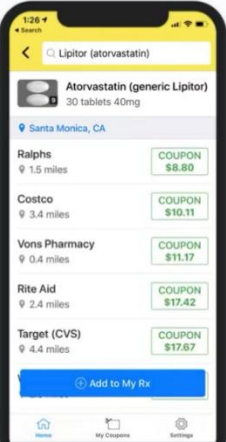
GoodRx: Prescription Cou...

Pharmacy Discounts up to 80%

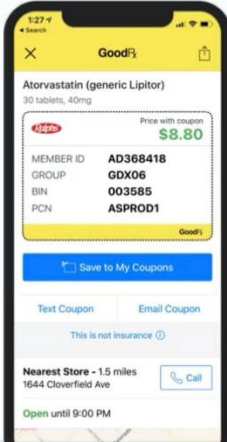
Ad

OPEN

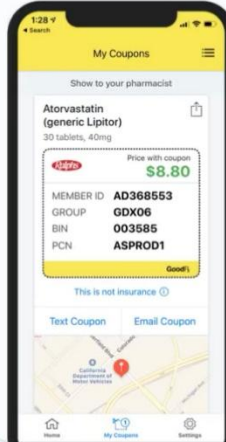
Find the lowest local prices for your prescriptions



Show the pharmacist your coupon and save up to 80%



Save your coupons so you can access them at anytime





RxSaver Prescription Disc...

Get Coupons to Save Now!

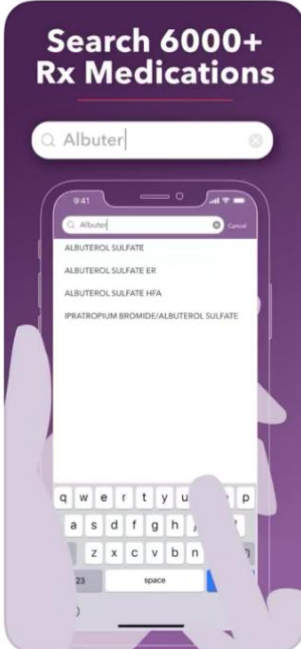
★★★★★ 15K

OPEN

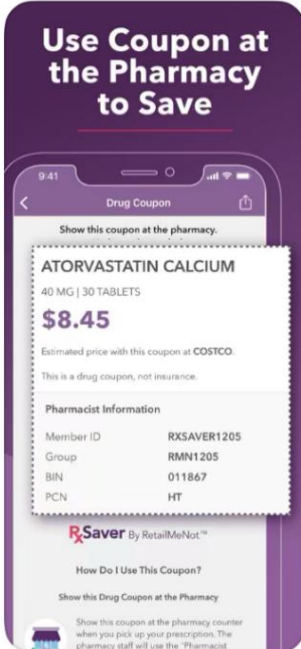
Save Up to 85% on Prescriptions



Search 6000+ Rx Medications

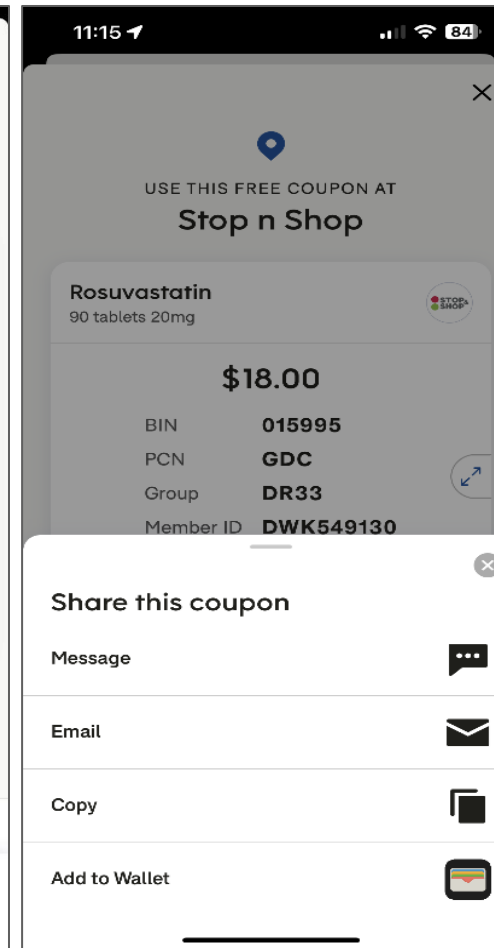
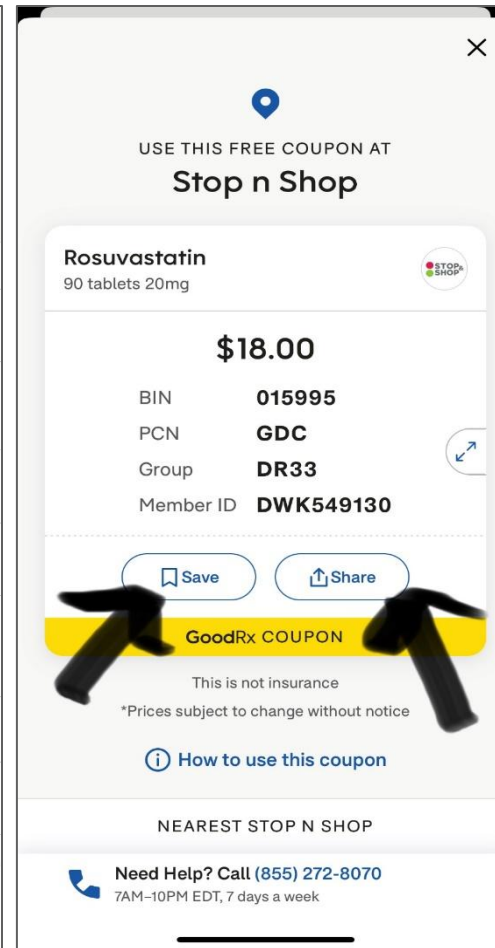
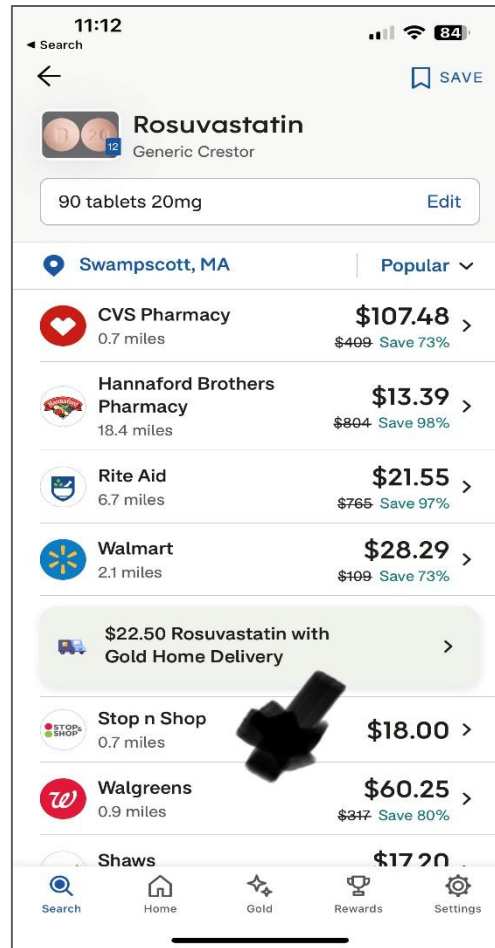
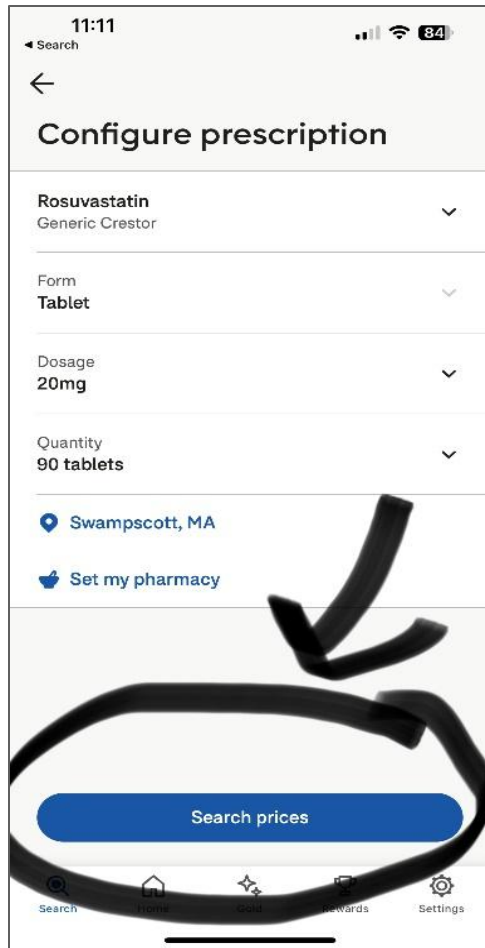


Use Coupon at the Pharmacy to Save



GoodRx – Rosuvastatin 20mg

- Use drop down menus to change the dosage and search per the location
- Note that the prices can widely differ between pharmacies
 - Critical to make sure the patient goes to the pharmacy with the preferred price

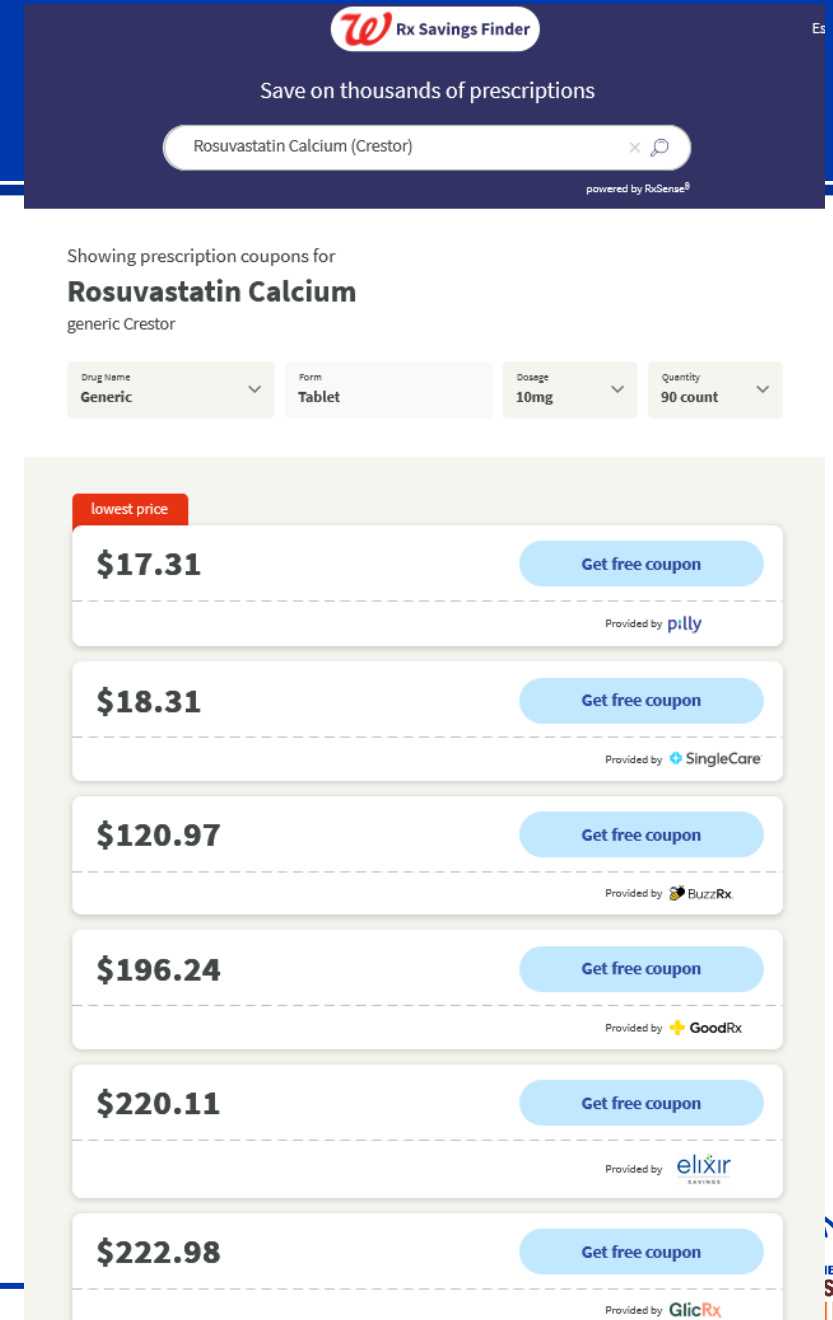


Practice GoodRx and RXSaver

- Search prices for atorvastatin 40mg #90, simvastatin 40mg #90 and pravastatin 40mg #90
- Use either GoodRx or RXSaver
 - Is there a difference between them? Is there a difference in your locations?
 - Patients can do this themselves as well with this app

Walgreens Rx Savings Finder

- Walgreens Rx Savings Finder can help you find prescription discount cards that can help you find the lowest price on a medication at Walgreens. Text yourself the coupon
- <https://walgreens.rxsense.com/>



The screenshot displays the Walgreens Rx Savings Finder interface. At the top, the Walgreens logo is followed by "Rx Savings Finder". Below this, a search bar contains "Rosuvastatin Calcium (Crestor)" with a magnifying glass icon. To the right of the search bar, it says "powered by RxSense®". Below the search bar, it says "Save on thousands of prescriptions".

Below the search bar, it says "Showing prescription coupons for" followed by "Rosuvastatin Calcium" and "generic Crestor".

Below the drug name, there are four filters: "Drug Name" (Generic), "Form" (Tablet), "Dosage" (10mg), and "Quantity" (90 count).

Below the filters, there is a list of coupon offers. Each offer shows a price, a "Get free coupon" button, and the provider's name.

Price	Provider
\$17.31	pilly
\$18.31	SingleCare
\$120.97	BuzzRx
\$196.24	GoodRx
\$220.11	elixir
\$222.98	GlicRx

Walmart Generic Drug Program

- Walmart- available here \$4-\$9 for 30 day and \$10 -\$38 for 90 day
- <https://www.walmart.com/cp/4-prescriptions/1078664>
- Not all inclusive- example:

	\$9	\$24
Cholesterol	30-Day Qty	90-Day Qty
FENOFIBRATE 145MG	30	90
GEMFIBROZIL 600MG	60	180
SIMVASTATIN 10MG, 20MG, 40MG	30	90

What About Expensive Drugs?

- Utilizing GoodRx or RXSaver- what do you find when you look up (choose 1-2 to look up)
 - Lantus, Basaglar, Semglee (U100 glargine) 5 pens
 - Toujeo (U300 glargine) 3 pens
 - Tresiba (U100 or U200 degludec) 5pens/U100, 3 pens/U200
- Sam needs insulin and doesn't have insurance – is this an option? (Unemployed)
- What did you find?

What About Expensive Drugs? Basal Insulins



Lantus
Insulin Glargine



5 solostar pens of 3ml 1 carton

Edit



Pay \$35 per 30 Day supply of LANTUS® (insulin glargine) injection
GoodRx has partnered with Sanofi to offer an exclusive discount to self-pay customers not using insurance. Eligible patients will pay \$35 per 30 day supply of Lantus. Terms and conditions apply.

Swampscott, MA

Popularity ▾

Notices & warnings >



CVS Pharmacy

Restrictions apply

\$35.00 >

Exclusive discount



Walmart

Restrictions apply

\$35.00 >

Exclusive discount



Rite Aid

Restrictions apply

\$35.00 >

Exclusive discount



Basaglar

five 3ml kwikpens of 100 units/ml

Edit

Swampscott, MA

Popularity ▾

Notices & warnings >



CVS Pharmacy

Restrictions apply

\$256.10 >

~~\$389.02~~ Save 34%



Walgreens

Restrictions apply

\$255.60 >

~~\$400.06~~ Save 36%



Target (CVS)

Restrictions apply

\$256.10 >

~~\$389.04~~ Save 34%



Walmart

\$344.27 >

~~\$391.65~~ Save 12%



**Community, a
Walgreens Pharmacy**

Restrictions apply

\$255.60 >

~~\$399.79~~ Save 36%



Semglee
Insulin Glargine

five 3ml prefilled pens of 100 units/ml
1 carton

Edit

Swampscott, MA

Popularity ▾

Notices & warnings >



GoodRx Gold

Get one month free

As low as

\$405.44 >



Walgreens

~~\$635.22~~ Save 21%

\$421.13 >



CVS Pharmacy

~~\$479.10~~ Save 12%

\$420.83 >



Rite Aid

~~\$539.23~~ Save 24%

\$409.69 >



Walmart

~~\$468.22~~ Save 8%

\$430.97 >



Costco*

~~\$499.04~~ Save 9%

\$454.41 >



Tresiba
Insulin Degludec

five 3ml flextouch pens of 100 units/ml
1 carton

Edit

Swampscott, MA

Popularity ▾

Notices & warnings >



Walgreens

\$527.98 >

~~\$694.73~~ Save 24%



CVS Pharmacy

\$527.68 >

~~\$602.31~~ Save 12%



Rite Aid

\$503.30 >

~~\$670.78~~ Save 25%



Walmart

\$538.70 >

~~\$610.45~~ Save 12%



Costco*

\$569.66 >

~~\$625.64~~ Save 9%



**Community, a
Walgreens Pharmacy**

\$527.98 >

~~\$694.90~~ Save 24%

GoodRx
Can use right
away

What About Expensive Drugs?

 **Ozempic**

[Explore Ozempic info](#) >
Sponsored

1 prefilled 2mg pen of 2mg/3ml 1 carton [Edit](#)

Pay as little as \$25 for Ozempic® (semaglutide) injection 0.5 mg, 1 mg, or 2 mg

- Max savings of \$150 for a 1-month, \$300 for a 2-month, and \$450 for a 3-month supply
- Month defined as 28 days, offer good for up to 24 months
- For eligible, commercially insured patients whose insurance covers Ozempic®

© 2023 Novo Nordisk All rights reserved.
US23OZM00729 December 2023

[Get started](#)

[Terms and Conditions](#)

[Full Prescribing Information, including Boxed Warning.](#)

Sponsored by 

Ozempic
1 prefilled 2mg pen of 2mg/3ml
1 carton [SAVED](#)

Swampscott, MA | [Popularity](#) >

 CVS Pharmacy

\$1,003.10
~~\$1,143.18~~ Save 12% >

 Walmart

\$1,013.51
~~\$1,163.24~~ Save 13% >

 Walgreens

\$998.92
~~\$1,161.29~~ Save 14% >

 Costco*

\$1,013.80
~~\$1,177.23~~ Save 14% >

 Rite Aid

\$950.42
~~\$1,266.99~~ Save 25% >

 Shaws

\$964.74
~~\$1,069.99~~ Save 10% >

 Target (CVS)

\$1,003.10
~~\$1,143.06~~ Save 12% >

 Community, a Walgreens Pharmacy

\$998.92
~~\$1,177.23~~ Save 15% >

Ozempic
1 prefilled 2mg pen of 2mg/3ml
1 carton [SAVED](#)
Use this option to get this price at most local pharmacies **\$734.45** >

[About GoodRx prices](#)

More ways to save

 **Manufacturer Coupon**

Pay as little as \$25 per prescription. >

 **Patient Assistance Program from Novo Nordisk**

Receive your prescription at no charge if you are eligible. >

 **Fill a 90-Day Supply to Save**

You may be able to lower your total cost by filling a greater quantity at one time. >

 **Lower Cost Alternative**

Less expensive drugs that work the same way may be available. >

Patient Assistance Program from Novo Nordisk

Many programs are available from federal and state governments, non-profits, manufacturers, and other organizations to help you get the drugs you need at a reduced cost. Eligibility is often based on income, insurance or Medicare status, and other factors. You'll need to apply through each program, either online, over the phone, or with your doctor's help. The following program is available for this drug.

Program Name: Novo Nordisk Patient Assistance Program

Provider: Novo Nordisk

Phone Number: 1-866-310-7549

Website: <https://www.novocare.com/psp/PAP.html>

How do I apply? Ask your doctor to help you fill out an application. You can find the form on the program website and can be submitted by mail or fax.

What about Mounjaro? (or any brand name drug for any disease state)

What is a Copay/Savings Card? (Manufacturer Coupon)

- Help patient afford expensive drugs with high copays; commercial insurance only; sometimes (rare) covers without insurance. No Medicare/State insurance allowed
- May be as low as \$0 copay, usually range to a maximum of \$25
- Get from sales reps, drug websites*, link in GoodRx, text back
- Usually covers for 1-2 years; may be able to renew
- Sometimes counts towards deductibles- sometimes PBMs refuse to count it
- For brand name drugs only – usually exists for most/all drugs

Patient Assistance Programs (PAP)

<https://www.rxassist.org/pap-info>

- Patient assistance programs (PAPs), which are usually sponsored by pharmaceutical manufacturers, are promoted as a “safety net” for Americans who have no health insurance or are underinsured. The goal of these programs is to provide financial assistance to help these patients access drugs for little or no cost
 - Some states have individual programs- <https://www.medicare.gov/pharmaceutical-assistance-program/#state-programs>
- Like copay cards, patient assistance programs have received some criticism, but they can and do help if a patient is struggling to afford medications

Patient Assistance Programs (PAP)

<https://www.rxassist.org/pap-info>

- PAPs are most often sponsored by pharmaceutical companies, but there are also state programs and nonprofit-sponsored programs
- These programs often offer free or low-cost medicine if you don't have insurance, or are underinsured and can't afford your medication. The benefits you receive vary widely from program to program and often have different requirements
- Complicated to navigate- sometimes easier to use internet to google a certain drug, or use GoodRx app previously discussed (scroll down to bottom of field). Excellent option- free drugs to the patient. Can be time consuming, may take a few weeks

Can Do This With Any Brand Name Drug

 **Ozempic**

[Explore Ozempic info >](#)
Sponsored

1 prefilled 2mg pen of 2mg/3ml 1 carton [Edit](#)

Pay as little as \$25 for Ozempic® (semaglutide) injection 0.5 mg, 1 mg, or 2 mg

- Max savings of \$150 for a 1-month, \$300 for a 2-month, and \$450 for a 3-month supply
- Month defined as 28 days, offer good for up to 24 months
- For eligible, commercially insured patients whose insurance covers Ozempic®

© 2023 Novo Nordisk All rights reserved.
US23OZM00729 December 2023

[Get started](#)

[Terms and Conditions](#)
[Full Prescribing Information, including Boxed Warning.](#)

Sponsored by 

Ozempic
1 prefilled 2mg pen of 2mg/3ml
1 carton [SAVED](#)

[Swampscott, MA](#) | [Popularity](#) 

 **CVS Pharmacy**

\$1,003.10
~~\$1,143.18~~ [Save 12%](#)

[>](#)

 **Walmart**

\$1,013.51
~~\$1,163.24~~ [Save 13%](#)

[>](#)

 **Walgreens**

\$998.92
~~\$1,161.29~~ [Save 14%](#)

[>](#)

 **Costco***

\$1,013.80
~~\$1,177.23~~ [Save 14%](#)

[>](#)

 **Rite Aid**

\$950.42
~~\$1,266.99~~ [Save 25%](#)

[>](#)

 **Shaws**

\$964.74
~~\$1,069.99~~ [Save 10%](#)

[>](#)

 **Target (CVS)**

\$1,003.10
~~\$1,143.06~~ [Save 12%](#)

[>](#)

 **Community, a Walgreens Pharmacy**

\$998.92
~~\$1,177.23~~ [Save 15%](#)

[>](#)

Ozempic
1 prefilled 2mg pen of 2mg/3ml
1 carton [SAVED](#)
Use this option to get this price at most local pharmacies **\$734.45** 

[About GoodRx prices](#)

More ways to save

 **Manufacturer Coupon**

Pay as little as \$25 per prescription.

[>](#)

 **Patient Assistance Program from Novo Nordisk**

Receive your prescription at no charge if you are eligible.

[>](#)

 **Fill a 90-Day Supply to Save**

You may be able to lower your total cost by filling a greater quantity at one time.

[>](#)

 **Lower Cost Alternative**

Less expensive drugs that work the same way may be available.

[>](#)

Patient Assistance Program from Novo Nordisk

Many programs are available from federal and state governments, non-profits, manufacturers, and other organizations to help you get the drugs you need at a reduced cost. Eligibility is often based on income, insurance or Medicare status, and other factors. You'll need to apply through each program, either online, over the phone, or with your doctor's help. The following program is available for this drug.

Program Name: Novo Nordisk Patient Assistance Program

Provider: Novo Nordisk

Phone Number: 1-866-370-7549

Website: <https://www.novocare.com/psp/PAP.html>

How do I apply? Ask your doctor to help you fill out an application. You can find the form on the program website and can be submitted by mail or fax.

Or can go directly to the manufacturers website

What about Mounjaro? (or any brand name drug for any disease state)

Patient Case

- You have a 47-year-old unemployed patient with T1D requiring insulin. He has no health insurance. Needs BASAL and BOLUS insulin
 - GoodRx – what did we find?
 - Copay cards – not available without commercial insurance
 - Patient assistance program is one option to try – limitations (need now) – takes time to enroll and get developed
 - What else can we do?

Sanofi – Valyou Saving Program \$35

<https://www.teamingupfordiabetes.com/sanofidiabetes-savings-program>

- **With commercial insurance:** Pay no more than \$35 for a 30-day supply, valid up to 10 packs per fill – MAX for ANY COMBINATION of insulins
- **With no commercial insurance:** Pay \$35 for your monthly supply of any Sanofi insulins, valid for up to 10 vials or packs of pens per fill (of multiple insulins combined)
- In order for you to pay \$35 per month, you must fill all your Sanofi insulin at the same time, together each month

Covered insulins:

- Admelog (insulin lispro injection) 100 Units/mL
- Toujeo (insulin glargine injection) 300 Units/mL
- Lantus (insulin glargine injection) 100 Units/mL
- Apidra (insulin glulisine injection) 100 Units/mL.
- Soliqua 100/33 (insulin glargine and lixisenitide)

My InsulinRX™

<https://www.novocare.com/diabetes/help-with-costs/savings-offers.html>

- All patients (even insured) pay as little as \$35 per 30-day supply (maximum savings up to \$65 per 30-day supply) or pay no more than \$99 for up to 24 months; some other details which this may vary:
<https://www.novocare.com/eligibility/portfolio-savings-offer.html>
- Register to receive a card that you can download, save, and print or register via text
- Text SAVE to 97430 to sign up
- NovoLog® (insulin aspart injection) 100 U/mL
- NovoLog® Mix 70/30 (insulin aspart protamine and insulin aspart injectable suspension) 100 U/mL
- Tresiba® (insulin degludec injection) 100 U/mL, 200 U/mL
- Fiasp® (insulin aspart injection) 100 U/mL
- Zeagalogue (dasiglucagon)

Lilly – Insulin Value Program \$35

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

- Allowing anyone with or without commercial insurance to fill their monthly prescription of Lilly insulin for \$35 (won't help government insured- Medicare)
- If they already have a co-pay card no action is necessary. Active co-pay cards have been re-set to a \$35 co-pay
- Representatives at the Solution Center can also direct people to affordability options that may reduce their out-of-pocket costs further – such as free insulin for people with minimal income, or no income at all
- People with an urgent need for insulin and nowhere else to turn can contact the Solution Center for an immediate supply

Covered products:

- Humalog U100, U200
- Humalog Mix 50/50, 75/25
- Lyumjev ispro-aabc
- Basaglar U100 glargine
- Biosimilar insulins
- Humulin R U500
- Humulin N, R, 70/30

NPH/R Insulins

- Cash price for NPH or Regular insulin vials
- GoodRx Novolin N (NPH) ~\$50-\$60, Humulin N (NPH) ~ \$50-155
- A vial of Novolin N or R ~ \$25-\$30 (will come up as Relion at Walmart- made by Novo)– compare to Humulin N or R using GoodRx (~\$100)
- Insulin pens are significantly more expensive
- Remember when we prescribe insulin, we need to consider the cost of insulin pen needles or syringes

Formulary Apps – Download Coverage Search

Commercial, Medicaid, Health Exchange and Medicare – must choose preferred medications
Difference between preferred and covered

More user friendly, easier to navigate,
more complete

Not as user friendly, not as complete -
Website also

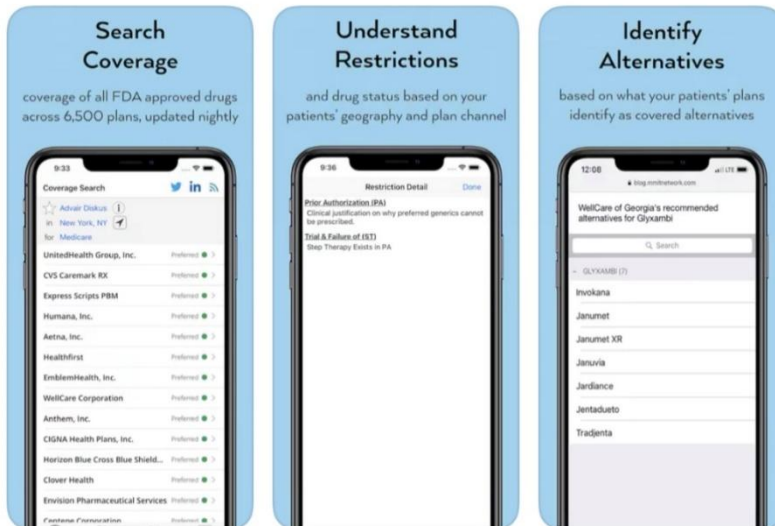


Coverage Search

Medical

★★★★☆ 249

OPEN

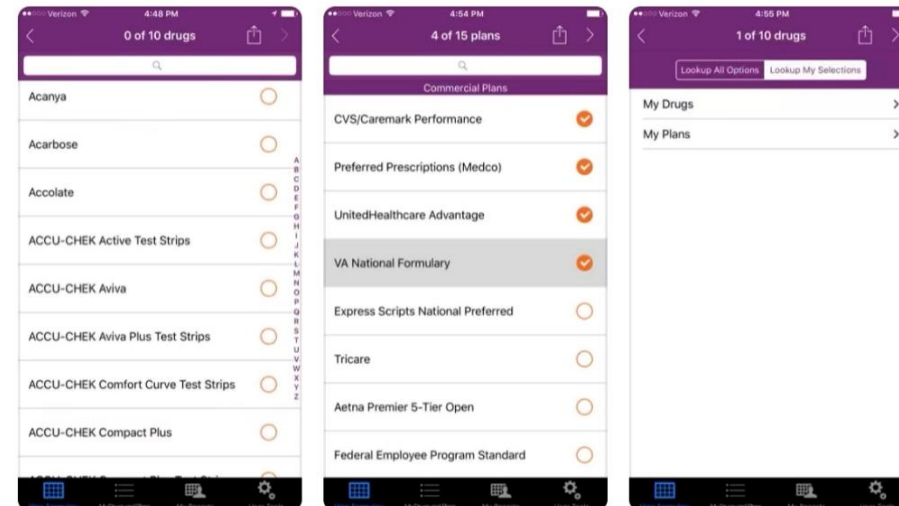


Fingertip Formulary (DRG)

Trusted formulary intelligence

★★★★☆ 5

OPEN



Concepts to Understand With Formulary Coverage

- Preferred vs. covered
- PA (Prior authorization required)
- ST (Step Therapy Required)
- Tier (Copay tiers, Tier 1 is least expensive- most have 3 tiers, some have 4)
- QL (Quantity limits)

Options to Choose in Formulary App

Channel	Cancel
Commercial	✓
Medicare	
State Medicaid	
Health Exchange	
Managed Medicaid	

Massachusetts Commercial

[Back](#) Blue Cross Blue Shield of Massachusetts

★ Mounjaro ⓘ
in Massachusetts ↗
for Commercial

Blue Cross Blue Shield of Massachusetts 3 Tier PPO ☆
● Preferred (PA/ST) [Covered Alternatives](#)
Status: Tier 2
Restrictions: ST
Plan Type: PPO

Blue Cross Blue Shield of Massachusetts 3 Tier HMO ☆
● Preferred (PA/ST) [Covered Alternatives](#)
Status: Tier 2
Restrictions: ST
Plan Type: HMO

Blue Cross Blue Shield of Massachusetts 3 Tier POS ☆
● Preferred (PA/ST) [Covered Alternatives](#)
Status: Tier 2
Restrictions: ST
Plan Type: POS

Blue Cross Blue Shield of Massachusetts 2 Tier PPO ☆
● Preferred (PA/ST) [Covered Alternatives](#)
Status: Tier 2
Restrictions: ST
Plan Type: PPO

Blue Cross Blue Shield of Massachusetts 6 Tier PPO ☆
● Preferred (PA/ST) [Covered Alternatives](#)
Status: Tier 3
Restrictions: ST
Plan Type: PPO

City of Boston ☆
● Preferred (PA/ST)

Coverage Search [Twitter](#) [LinkedIn](#) [RSS](#)

★ Mounjaro ⓘ
in Massachusetts ↗
for Commercial

Blue Cross Blue Shield of Ma... Preferred (PA/ST) ●>

CVS Health (Aetna) Preferred (PA/ST) ●>

Express Scripts PBM Preferred (PA/ST) ●>

Point32Health Preferred (PA/ST) ●>

OptumRx Preferred (PA/ST) ●>

Mass General Brigham Heal... Preferred (PA/ST) ●>

Cigna Corporation Preferred (PA/ST) ●>

UnitedHealth Group, Inc. Preferred (PA/ST) ●>

Health New England, Inc. Preferred (PA/ST) ●>

Blue Cross Blue Shield Assoc... Preferred (PA/ST) ●>

Department of Veterans Affa... Covered (PA/ST) ●>

Department of Defense - TRI... Covered (PA/ST) ●>

Indian Health Service (IHS) Covered (PA/ST) ●>

Government Employees Health As... Preferred ●>

Coverage Search [Twitter](#) [LinkedIn](#) [RSS](#)

★ Ozempic ⓘ
in Massachusetts ↗
for Commercial

Blue Cross Blue Shield of Ma... Preferred (PA/ST) ●>

CVS Health (Aetna) Preferred ●>

Express Scripts PBM Preferred (PA/ST) ●>

Point32Health Preferred (PA/ST) ●>

OptumRx Preferred (PA/ST) ●>

Mass General Brigham Heal... Preferred (PA/ST) ●>

Cigna Corporation Preferred (PA/ST) ●>

UnitedHealth Group, Inc. Preferred (PA/ST) ●>

Health New England, Inc. Preferred (PA/ST) ●>

Blue Cross Blue Shield Assoc... Preferred (PA/ST) ●>

Department of Veterans Aff... Preferred (PA/ST) ●>

Department of Defense - TRI... Covered (PA/ST) ●>

Indian Health Service (IHS) Preferred ●>

Government Employees Health As... Preferred ●>

Massachusetts Medicare

Coverage Search				
★ Ozempic ⓘ				
in Massachusetts				
for Medicare				
UnitedHealth Group, Inc.	Preferred (PA/ST) ● >			
CVS Health (Aetna)	Preferred (PA/ST) ● >			
Centene Corporation	Preferred (PA/ST) ● >			
Blue Cross Blue Shield Assoc...	Preferred (PA/ST) ● >			
Point32Health	Preferred (PA/ST) ● >			
Blue Cross Blue Shield of Ma...	Preferred (PA/ST) ● >			
Commonwealth Care Allianc...	Preferred (PA/ST) ● >			
Humana, Inc.	Preferred ● >			
Express Scripts PBM	Preferred (PA/ST) ● >			
Fallon Community Health Pl...	Preferred (PA/ST) ● >			
Cigna Corporation	Preferred (PA/ST) ● >			
Molina Health Care, Inc.	Preferred (PA/ST) ● >			
Health New England, Inc.	Preferred (PA/ST) ● >			
Clear Spring Health	Preferred (PA/ST) ● >			

Coverage Search				
★ Mounjaro ⓘ				
in Massachusetts				
for Medicare				
UnitedHealth Group, Inc.	Preferred (PA/ST) ● >			
CVS Health (Aetna)	Preferred (PA/ST) ● >			
Centene Corporation	Preferred (PA/ST) ● >			
Blue Cross Blue Shield Assoc...	Preferred (PA/ST) ● >			
Point32Health	Preferred (PA/ST) ● >			
Blue Cross Blue Shield of Ma...	Preferred (PA/ST) ● >			
Commonwealth Care Allianc...	Preferred (PA/ST) ● >			
Humana, Inc.	Preferred ● >			
Express Scripts PBM	Preferred (PA/ST) ● >			
Fallon Community Health Pl...	Preferred (PA/ST) ● >			
Cigna Corporation	Preferred (PA/ST) ● >			
Molina Health Care, Inc.	Preferred (PA/ST) ● >			
Health New England, Inc.	Not Covered ● >			
Clear Spring Health	Preferred (PA/ST) ● >			

Check Your State for a Brand/Generic Drug for Diabetes

- Metformin, sitagliptin, Januvia, Jardiance, Dapagliflozin, Farxiga, Trulicity, Bydureon BCise, any agent
- Check commercial, Medicare, Medicaid
- Any surprises?

2025 SAY GOODBYE TO THE DONUT HOLE Inflation Reduction Act (IRA)

PART D PRESCRIPTION DRUG PLANS IN 2025

ANNUAL DEDUCTIBLE

You'll pay 100% of your prescription costs until you hit the deductible amount, which will be \$590 in 2025.

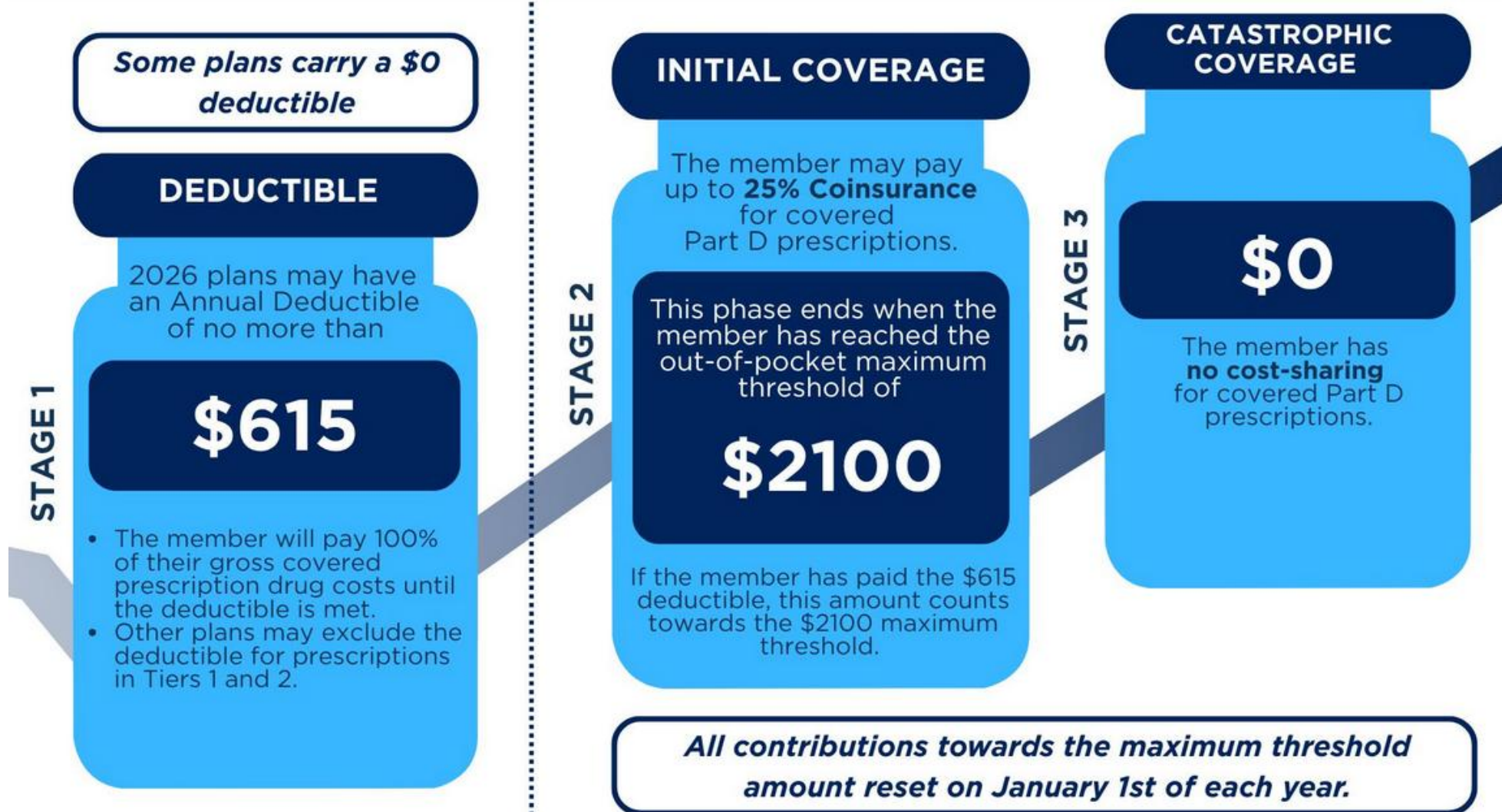
INITIAL COVERAGE

After you've met the deductible, you'll pay 25% of your prescription costs. This phase lasts until your out-of-pocket costs reach \$2,000.

CATASTROPHIC COVERAGE

Once you hit that \$2,000 mark, you won't have to pay anything more for your covered drugs for the rest of the year.

2026 Medicare Part D - Increase



Medicare “Extra Help”

- An individual must have annual income below \$23,475 and assets below \$17,600, while married couples must have income below \$31,725 and assets below \$35,130. You are automatically eligible if you receive full Medicaid benefits, are enrolled in a Medicare Savings Program (MSP), or receive Supplemental Security Income (SSI) benefits
- If you get extra help- premium and deductible is \$0. Up to \$4.90 for generic drugs and \$12.15 for brand name – once reach \$2000 out of pocket \$0
- HOW TO APPLY
 - Online: <https://secure.ssa.gov/i1020/Ee001View.action>
 - Call SOCIAL SECURITY- 1-800-772-1213

What is a Medicare Advantage Plan?

- A Medicare Advantage plan, also known as Medicare Part C, is a type of health plan offered by private companies
- Medicare-approved companies that provides all of your Part A and Part B coverage
- These plans often include prescription drug coverage (Part D) and offer extra benefits not covered by Original Medicare, such as dental, vision, and hearing services
- While they provide a cap on out-of-pocket costs, many plans use a network of doctors and facilities and may require referrals to see specialists

Disadvantages of Medicare Advantage Plans

- Restricted Provider Choice:**

Unlike Original Medicare, Medicare Advantage plans have a specific network of providers.

- Higher Costs for Out-of-Network Care:**

Pay significantly higher out-of-pocket costs, or your care may not be covered at all.

- Inconvenience for Travelers:**

Networks are often geographically limited.

- Referral Requirements:**

Many plans require a referral from your primary care physician

- Potential for Denied Care:**

Prior authorization, denials of medically necessary care.

- Shifting Networks:**

Healthcare systems and insurance companies can change their networks annually, and providers can stop accepting the plan, meaning you could lose access to your doctors.

- Unpredictable Costs:**

While MA plans have out-of-pocket maximums, the required copayments and other costs for services can still lead to unpredictable expenses

Access to Insulin

- <https://getinsulin.org/>
 - Helps them get insulin within 7 days also long term
 - <https://getinsulin.org/insulin-access-options/>
 - Links to manufacturers- copay, cash and PAP programs
 - Connects you to all of these programs/Free clinics

NeedyMeds <https://www.needymeds.org/>



Find help with the cost of medicine.

(800) 503-6897



Home

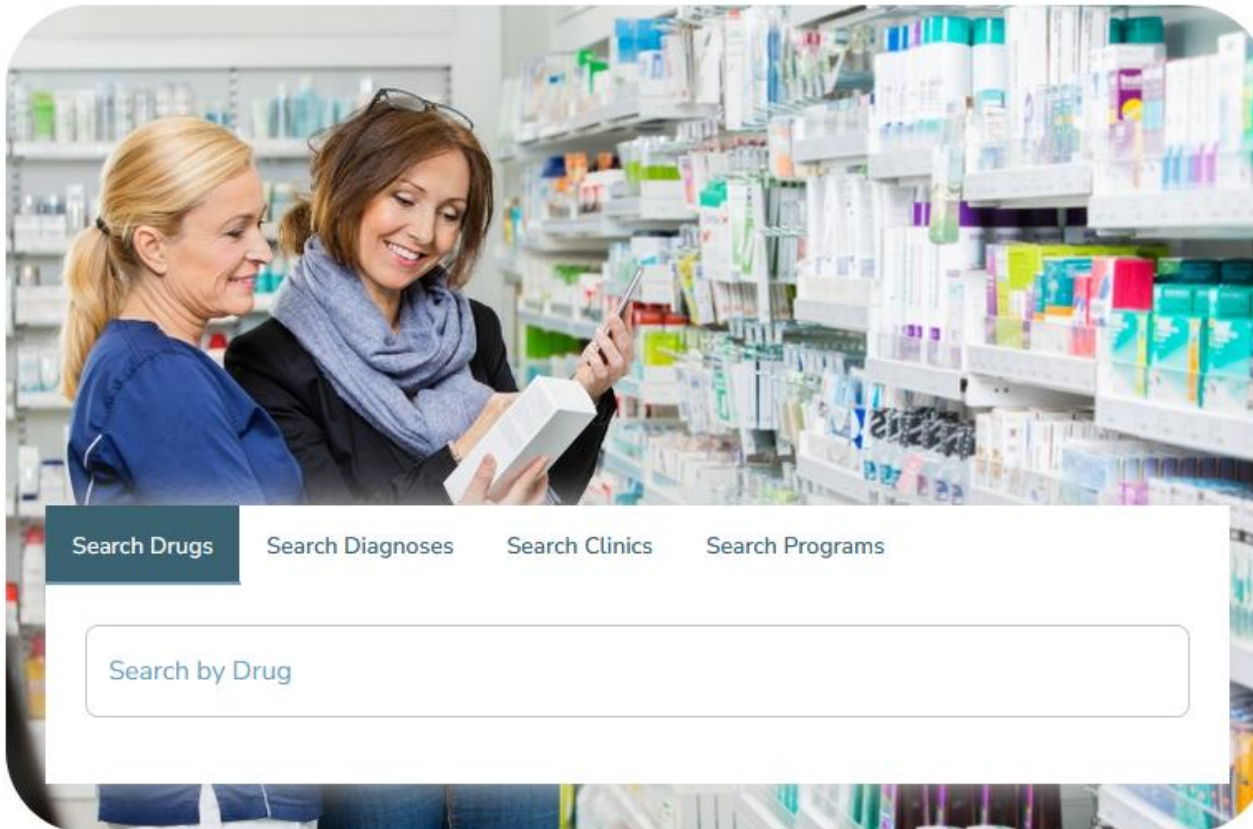
Savings

Education

Blog

About Us

Donate Now



Search Drugs

Search Diagnoses

Search Clinics

Search Programs

Search by Drug

Drug Pricing Calculator

Find Drug Prices and Pharmacies

Search



NeedyMeds “Diabetes”

	ADA Courage-Wisdom-Hope Kit	Provides care kits intended for families of children newly diagnosed with TD1 only.	800-342-2383 	National
	Beyond Type I	Provides informational and support resources to those with Diabetes Type I.		National
	Breakthrough T1D Adult Care Kit	Provides a free resource care kit to adults diagnosed with TD1.	800-533-2873 	National
	Breakthrough T1D Bag of Hope	Provides bags filled with useful resources for both the child diagnosed with T1D and their caregivers.	800-533-2873 	National
	Breakthrough T1D Teen Care Kit	Provides a care kit with useful resources and information for both a teen diagnosed with T1D and their parents.	800-533-2873 	National
	Children's Diabetes Foundation - Helping Hand Program	Provides financial assistance with diabetes supplies, travel and accommodation, medical alert IDs, and much more to diabetic patients and families.	303-863-1200 	Colorado
	Children's Diabetes Foundation - Helping Little Hands Program	Provides financial support to pregnant women with type 1 diabetes.	303-863-1200 	Colorado
	Delaware Health and Social Services - Emergency Medical Diabetes Fund	Provides medication and supplies for emergency situations to individuals who have diabetes.	302-857-5000 	Delaware
	Diabetes Will's Way - Durable Medical Equipment Grant	Program provides grants for durable medical equipment to families with a young child diagnosed with type 1 diabetes and are in the healthcare gap with their insurance.	317-912-4962 	National
	Diabetes Will's Way - Emergency Cash Grant	Program provides an emergency cash grant to help families with a child diagnosed with diabetes type 1, that helps afford daily diabetic supplies.	317-912-4962 	National

Save on Prescriptions



- Brand Name Drugs
- Generic Name Drugs
- Program Name List
- Company Name List
- Program Applications
- \$4 Generic Discount Drug Programs
- NeedyMeds Drug Discount Card
- Help filling out Prescription Assistance Program Applications

Find Free/Low-Cost/Sliding Scale Clinics



- Medical Clinics
- Dental Clinics
- Mental Health Clinics
- Substance Use Disorder Clinics

Look for Coupons, Rebates & More



- Search by Product Name
- Search by Category

Search for Savings by Diagnosis



- Diagnosis Information Pages
- Diagnosis-Based Assistance
 - Search by Diagnosis
 - Search by Area of Service
 - Search by Program Name
- Search by Diagnosis, State, Services

Assistance with Medical Transportation Costs



- Transportation Services
 - Search by Diagnosis
 - Search by Area of Service
 - Search by Program Name
- Travel Expense Services
 - Search by Diagnosis
 - Search by Area of Service
 - Search by Program Name

Connect with Retreats, Camps & Recreational Programs



- Search by All Conditions
- Search by Camp Name
- Search by Camp Sponsor
- Search by Camp Location

Apply for Scholarships



- Search by All Conditions
- Search by Residency of Applicant
- Search by Scholarship Name

View Government Healthcare Programs



- State Sponsored Programs
- Medicare Information
- Federal Poverty Guidelines
- Tax Return Request Forms

More Cost Savings Resources



- NeedyMeds Drug Discount Card
- Drug Discount Cards FAQs
- Co-pay Cards FAQs

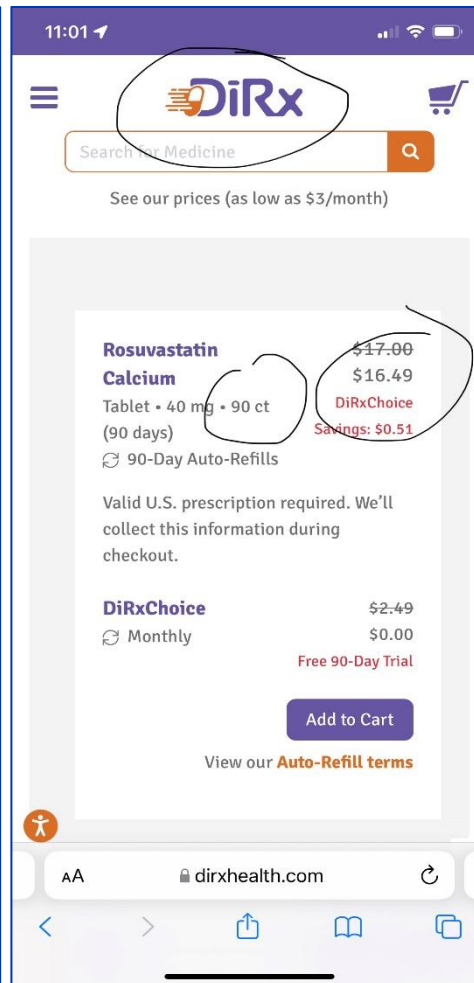
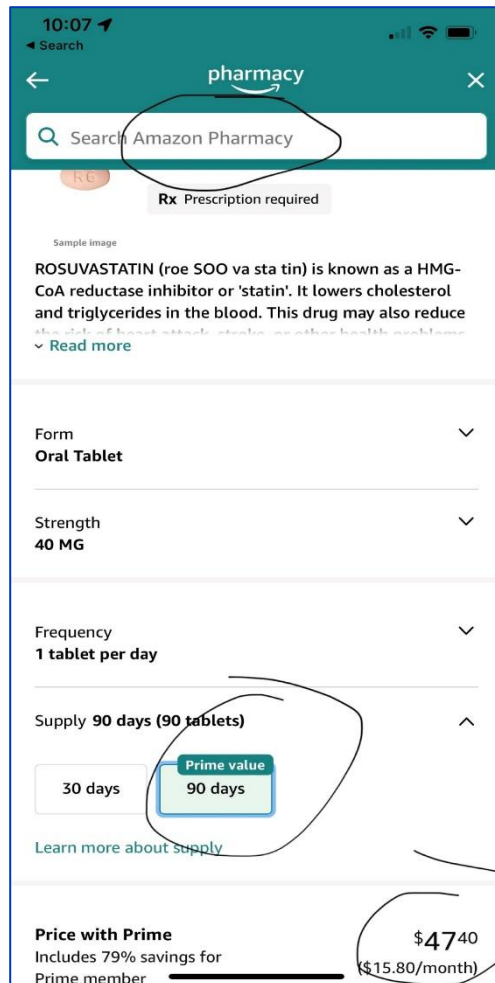
Other Ways To Save \$

- Independent pharmacies instead of chain stores- develop a relationship, get lists of drugs/prices; usually generic. May offer mail order to patients
 - Develop a relationship with local pharmacies
- Split pills in half; often the same price or only slightly more
 - Not for time released, enteric coated, capsules
- Cash price or coupon price may be less expensive than using commercial insurance or Medicare
- Options at the pharmacy level - \$4/month or \$10/month generics, lists from local pharmacies
- Some supermarkets have free 10-21 days of selected generic antibiotics (search “free antibiotics near me”)
- 340B Contract pharmacies
- NeedyMeds.com (review on next slide)

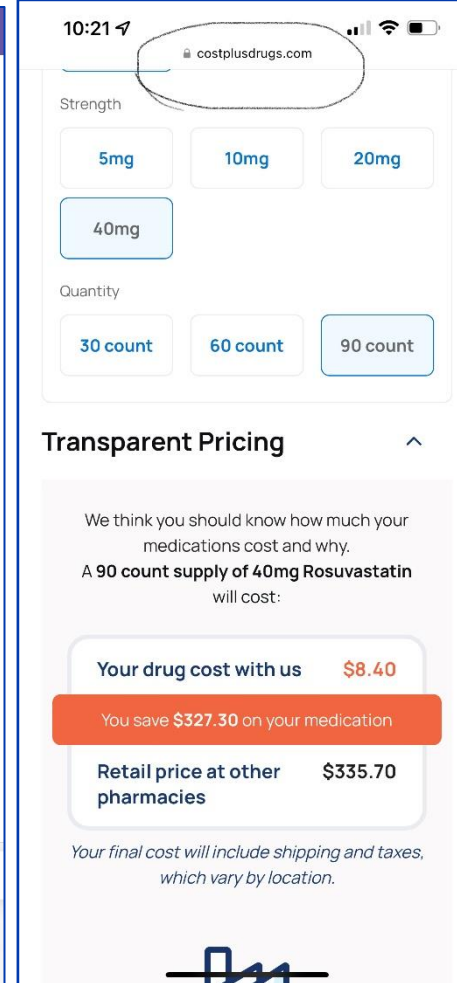
Online Pharmacies – Generics

many - these are examples

Amazon (PillPack)



Mark Cuban – Cost Plus Drugs



<https://jamanetwork.com/journals/jama-health-forum/fullarticle/2819897>

This economic evaluation found that patients could have spent less on 11.8% of prescriptions filled for 124 generic drugs in 2019 if they had been purchased from MCCPDC instead of using their health insurance. The estimated cost savings was approximately \$5 per prescription, including shipping. Savings varied substantially by health insurance type, with uninsured patients achieving the greatest benefit.

Use for generics and even OTC products

Patient Case

- You have a 47-year-old unemployed patient with T1D requiring insulin. He has no health insurance. What are your options? What are you going to do?

Patient Case

You have a 47-year-old unemployed patient with T1D requiring insulin. He has no health insurance.

- Office samples temporarily if available- contact rep. Do not over-rely on this; a temporary solution
- 30-day supply of any combo of insulin \$35 – Sanofi products (basal bolus)
 - The others, basal bolus will be separate
 - Lilly – call for immediate help
- GoodRx- Relion N or R (Walmart)
- <https://getinsulin.org/> within 7 days and long-term – but links to similar
- Insulin from – can do this also simultaneously
- Don't forget about syringes/pen needles; less expensive online pharmacies

QUESTION ONE: MT is a 37-year-old who requires a chronic medication. Which of the following apps would be appropriate to look for a coupon for cost savings?

- a. GoodRx
- b. Coverage Search
- c. Fingertip Formulary
- d. Medicare.gov

MT is a 37-year-old who requires a chronic medication. Which of the following apps would be appropriate to look for a coupon for cost savings?

- a. **GoodRx**
- b. Coverage Search
- c. Fingertip Formulary
- d. Medicare.gov

QUESTION TWO: JH is a 63-year-old with commercial insurance. Which of the following apps can be used to identify if a drug is covered on her formulary?

- a. GoodRx
- b. RXSaver
- c. Coverage Search
- d. Medicare.gov

JH is a 63-year-old with commercial insurance. Which of the following apps can be used to identify if a drug is covered on her formulary?

- a. GoodRx
- b. RXSaver
- c. **Coverage Search**
- d. Medicare.gov

QUESTION THREE: TR is a 22-year-old with T1D. His co-payment for his insulin is \$75 (he has insurance). Which type of option is the best to use for a reduction in his co-pay cost?

- a. GoodRx
- b. RXSaver
- c. Manufacturer co-pay card
- d. Manufacturer patient assistance program

TR is a 22-year-old with type 1 diabetes. His co-payment for his insulin is \$75 (he has insurance). Which type of option is the best to use for a reduction in his co-pay cost?

- a. GoodRx
- b. RXSaver
- c. **Manufacturer co-pay card**
- d. Manufacturer patient assistance program

QUESTION FOUR: A patient with Medicare who cannot afford their drug costs may qualify for extra help if they have a limited income. What government office should they call or go to the website to apply for “extra help”?

- a. Their individual town hall
- b. Social Security Office
- c. Their Part D plan
- d. Their primary care office

A patient with Medicare who cannot afford their drug costs may qualify for extra help if they have a limited income. What government office should they call or go to the website to apply for “extra help”?

- a. Their individual town hall
- b. **Social Security Office**
- c. Their Part D plan
- d. Their primary care office

Questions/Discussion/Wrap Up

- Email: jennifer.goldman@mcphs.edu
- LinkedIn: www.linkedin.com/in/jenniferdgoldman
- Practice website: <https://www.welllifemedical.org/>
- Massachusetts College of Pharmacy:
<https://www.mcphs.edu/en/directory/0034245>





**Before we break, let's
take 5 minutes for
you to complete the
CRSD Day 2 Survey!**

<https://www.pcmg-us.org/survey/dsummit/daytwo>