



Prescription Assistance

An Informational Fact Sheet

1-800-963-5337

SHINE, The Florida Department of Elder Affairs

Rev. 11/23/04

Prescription drug medications are prescribed every day to millions of our nation's elderly. Many of these medications, along with new drugs on the market, allow individuals to maintain a more independent lifestyle. The problem arises when Medicare beneficiaries find out that rising medication costs are not adequately covered by their health insurance plan. An elder's quality of life may depend on whether or not they take medications on a regular basis. The following information is provided to help Florida's elders and their caregivers make informed choices about prescription drug assistance.

NOTE: With the exception of the Prescription Affordability Act for Seniors and the Sunshine for Seniors Program, the Department of Elder Affairs does not endorse any of the prescription drug assistance programs or discount services listed on this fact sheet but provides this information as a resource for Medicare consumers.

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Florida's Prescription Affordability Act for Seniors

In 2000, Florida enacted its first prescription assistance program for elders, the "Prescription Affordability Act for Seniors." This law provides a discount to all Medicare consumers and a monthly benefit program.

◆ The **Medicare Prescription Discount Program** enables beneficiaries to obtain prescription drugs at lower costs. This program requires pharmacies in Florida who accept Medicaid, to guarantee a discount no greater than the average wholesale price of the medication minus 9%. A dispensing fee of \$4.50 is added to the total. This discount is available to all Florida residents presenting a Medicare card, regardless of income. In some instances, your current pharmacy may already charge a price below this amount.

◆ The **Silver Saver Program** created in 2002 offers Medicare consumers a \$160/month benefit towards the cost of their prescriptions. Participants must be at least 65 years of age, enrolled in Medicare, have a monthly income of less than \$931 for an individual or less than \$1,249 for couples, and not be enrolled in any other Medicare pharmacy benefit. A small co-payment is required for each prescription. You may request an application for the Silver Saver program by contacting the **Agency for Health Care Administration (AHCA)** at 1-888-419-3456.

If you are currently enrolled in the Silver Saver program and have questions about your "Gold Card", or if you have received information regarding a change in your eligibility status, call the following Silver Saver consumer assistance line at **1-866-671-8035**. This is a **Department of Children & Families** contact number for Silver Saver beneficiaries.

Sunshine for Seniors Program



The 2003 Legislature created a new one-stop prescription assistance program designed to help eligible seniors age 60 and older take advantage of existing pharmaceutical patient assistance programs. These programs offer prescription drugs at reduced prices and in some cases at no cost to eligible individuals.

The **Sunshine for Seniors Program** will inform elders about free and discounted prescription drug programs; help them choose a prescription plan that best meets their needs; and when needed, assist them with the application process.

Eligibility requirements:

- ▶ You are age 60 or older
- ▶ Your health insurance isn't covering your prescription drug costs
- ▶ You need a more affordable prescription drug plan

Sunshine for Seniors is administered through the SHINE (Serving Health Insurance Need of Elders) Program of the Department of Elder Affairs. Trained volunteers provide free and unbiased prescription assistance counseling and will assist elders in determining their eligibility for these programs while upholding consumer confidentiality. If for some reason you are ineligible for the Sunshine for Seniors Program, volunteers will provide information about other prescription assistance that may be available to you. **Contact:** Elder Helpline at **1-800-963-5337** and ask for the **Sunshine for Seniors** program.

Email: sunshineseniors@elderaffairs.org

Other Patient Assistance Programs:

PPARX <https://www.pparx.org>

PHRMA <http://www.phrma.org>

Needy Meds <http://www.needymeds.com>

NORD (National Organization for Rare Disorders)
<http://www.rarediseases.org>

Community Health Care Centers and Rural Health Clinics

Community Health Care Centers are located throughout the state of Florida and accept Medicare assignment. Medicare beneficiaries will find the following benefits: Medicare annual \$100 (Part B) deductible is usually waived; traditional benefits are offered by most centers (such as lab services and X-rays); on-site pharmacy services and dispensing of drugs at most sites; dental services and other health care related services are also available at most centers. Income eligible seniors receive services for free or on a sliding scale. Centers are staffed by board certified or board eligible physicians and are open to anyone needing medical services. For beneficiaries living in rural areas, **Rural Health Clinics** offer basically the same benefits listed above with the exception that the Part B deductible (\$100) is not waived. To find the location of your local Community Health Care Center or Rural Health Clinic, call the Elder Helpline at 1-800-963-5337.

Medicaid Assistance



Medicaid programs pay for some or all of Medicare's premiums, deductibles and coinsurance for certain people who have a low income and are entitled to Medicare. If you have Part A and your financial resources are not more than \$5,000/single or \$6,000/couple, you may qualify for assistance. These programs are entitled:

- * Qualified Medicare Beneficiary (QMB)
- * Special Low-Income Medicare Beneficiary (SLMB)

For more information on these programs and eligibility for other Medicaid services, call the Elder Helpline at **1-800-963-5337** and ask for your local **Department of Children & Families** office.

Medicare Prescription Discount Cards

The **Medicare Prescription Drug Improvement and Modernization Act of 2003** created both interim and final prescription discount assistance for all Medicare consumers. The interim drug **discount card** option is currently available in 2004-2005 to help you save on prescription drugs. Medicare has contracted with private companies to offer new drug discount cards until the Medicare prescription drug benefit starts in 2006. **Enrollment** in the discount card may help you save 10-25% on brand name drugs and 30-90% on generics. If your income is no more than \$12,569/individual or no more than \$16,862/couple, you may qualify for an additional **\$600 credit** on your discount card to help pay for your prescription drugs. (Note: If you already have drug coverage from Medicaid, TRICARE for Life, FEHBP [federal health benefits], or an employer group plan, you will be ineligible for the credit.) To find out if your Medicare Advantage plan (managed care plan) is offering an “exclusive” discount card in your area, call **1-800 MEDICARE** (1-800-633-4227).

The final prescription benefit (Part D) will begin in 2006. More information on this will become available in the near future. You may also access the federal web site at <http://www.medicare.gov>.

Pharmaceutical Company Discounts

The following companies offer substantial discounts on the medications they produce. These programs require that you must be **enrolled in Medicare** and meet certain **income levels**, some also cover individuals **under 65** and on Medicare due to a **disability**. To look for other pharmaceutical companies, view the following links: http://www.yahoo.com/business_and_economy/business_to_business/health_care/pharmaceuticals or <http://www.pharmacy.org/company.html>.

Together Rx 1-800-865-7211 <http://www.together-rx.com> Savings between 20-40% or more on medications with the “**Together Rx Card**.” One card offers discounts with: Abbott Labs, AstraZeneca, Aventis, Bristol-Myers Squibb, GlaxoSmithKline, Janssen, L.P., Novartis and Ortho-McNeill. Free membership. Annual income- less than \$28,000/individual; \$38,000/couples.

Eli Lilly 1-877-795-4559 <http://www.lillyanswers.com> \$12 per 30-day prescription. “**Lilly Answers**” Card. No fees. Annual income must be less than \$18,000/individual; or \$24,000/couples.

GlaxoSmithKline 1-888-825-5249 <http://us.gsk.com/card/index.htm> GSK offers 30-40% savings for seniors and the disabled through their “**Orange Card**.” No fees. Annual income - less than \$30,000/individual; or \$40,000/couples.

Pfizer 1-800-717-6005 <http://www.pfizerforliving.com> Pfizer offers several different plans to help in a variety of prescription needs and income levels. You will find information about the following options: Pfizer Pfriends, Connection to Care, Individual Medicines program, and Sharing the Care.

FREE Assistance for the Under 65 and Uninsured

The “**Connection to Care**” program was created by two drug manufacturers, Pfizer and Parke-Davis, to provide free medicines to low-income, uninsured patients who suffer from diseases such as diabetes, hypertension, and depression. There are no age requirements, but you must not have another prescription drug coverage through private insurance or any public assistance program. Annual income levels must fall within \$19,000 or less/Individual, or \$31,000 or less/Family (as of 8/1/04). “**Pfizer PFriends**” - a new program starting 8/2/04 for uninsured working families making less than \$45,000/year offers a 37-50% savings on Rx's, for those over \$45,000 a 15-25% savings. For more application information, call the Pfizer toll-free number at **1-800-707-8990** or access <http://www.pfizer.com/subsites/philanthropy/access/connection.care.index.html>

*** * * ATTENTION * * *****Medicare Beneficiaries and Use of Internet Pharmacies**

The Centers for Medicare & Medicaid Services advise Medicare beneficiaries to use caution when ordering drugs through the Internet. Although there may be benefits gained from shopping with legitimate Internet pharmacies, a number of consumer warnings have been issued regarding Internet shopping. As more consumers turn to the Internet marketplace, the risk for exposure to deception and dangerous scams increases. Make sure the pharmacy is properly licensed to conduct business in your State. Organizations like NABP (National Association of Boards of Pharmacy), the AMA (American Medical Association), and other professional health organizations offer the following tips:

- ❖ Always have your physician or other personal health care provider prescribe your medications.
- ❖ Look for a seal of approval from a recognized agency. (i.e., VIPPS™ –Verified Internet Pharmacy Practice Sites™ program). VIPPS™ certifies that the Internet pharmacy is fully licensed and complies with standards. Go to <http://www.nabp.net> for more details.
- ❖ Make sure the Internet pharmacy lists its address & toll-free number to contact the pharmacist, it's the law.
- ❖ Do not provide your Medicare number to an Internet site you cannot verify as being properly licensed.
- ❖ Make sure the site is secure, distinguished by a closed lock on the lower right corner of your screen, prior to sending your credit card and Medicare information.
- ❖ For additional information, access the U.S. Food & Drug Administration website at <http://www.fda.gov>.

Foreign Countries

A word of caution – Federal regulators say it is illegal to import prescription drugs when the government cannot guarantee their safety. The U.S. Food and Drug Administration (FDA) states that Canada or Mexico could become entries for lesser-quality drugs seeking access to the U.S. There are no protections that assure your rights or safety. Individuals acquiring medications in this manner also risk having their drugs confiscated by a U.S. customs agent. Please consider the discount programs offered in the U.S. before looking at unregulated programs from other countries.

Military Assistance Programs

VA Health Care - Veterans Benefits are available to any person who has served in the U.S. Military and has an honorable discharge. Call your local Veteran's Administration agent and ask to enroll in the VA Health Care System. Prescription drugs are dispensed at a usual cost of \$7.00 per prescription (non-service connected), or free (service connected). The VA website is at <http://www.myhealthvet.va.gov/MHV.portal> and click on "Benefits & Services" or call the VA Benefits Office at 1-877-222-8387.

TRICARE-for-Life (TFL) Program - TFL offers a health care plan for personnel who have **retired** from the Army, Navy and Air Force. Senior pharmacy benefits are included in their coverage. You must be eligible for Medicare Part A, enrolled in Part B, and registered in DEERS to receive all benefits. Information on TFL can be found on their websites at <http://www.tricare.osd.mil> or <http://www.humana-military.com>. To speak to someone directly, call the TRICARE Service Center at 1-800-444-5445 or the Health Care Information Line at 1-800-333-5331.

MEDICARE ASSISTANCE: For assistance with information on this fact sheet or other Medicare benefits, rights and options, contact the Florida **SHINE (Serving Health Insurance Needs of Elders)** Program by calling the Elder Helpline at **1-800-963-5337**. Please ask for a **SHINE Counselor** and you will be put in touch with one of our volunteers offering free counseling and information on Medicare, Medicaid and other health insurance issues. **SHINE** is funded through a grant by the Centers for Medicare & Medicaid Services (CMS), the federal Medicare agency. For more information on CMS you may access their website at <http://www.cms.hhs.gov>. Their toll-free number is **1-800 MEDICARE (1-800-633-4227)**.

