

Saving Money on Prescription Drugs if You're Uninsured or Underinsured: Discount Cards and PAPs

Prescription drugs can be the most expensive healthcare cost for many people. Those who are uninsured are typically stuck with paying full retail price for prescription drugs at the pharmacy counter, which can be hundreds or thousands of dollars per month. Even those who have health insurance - including Medicare, Medicaid and employer-based coverage - are often subject to significant out-of-pocket costs for prescription drugs. These "under-insured" folks might have to pay the full cost of drugs during a deductible period (or for Part D, the "donut hole"), and copayments can be significant.

There are some options to bring down the cost of prescription drugs even if you don't have health insurance, or even if your health insurance isn't paying the full cost. This article covers Patient Assistance Programs (PAPs) offered by drug manufacturers, and discount cards from a variety of sources.

Patient Assistance Programs (PAP)

Patient Assistance Programs (PAPs) are programs run by private pharmaceutical companies and health care providers that provide low cost or free prescription drugs to needy persons. Some provide drugs furnished by pharmacies, clinics, or hospitals. Some are run by pharmaceutical manufacturers or charities. Some provide prescription drugs to needy persons through a provider, others offer cash assistance directly to consumers.

The eligibility rules for each PAP are different. Most are limited to people with limited income, and some are also limited to people who are uninsured. Some will provide assistance to people whose primary insurance does not cover their drug at a particular time (e.g., during the Part D donut hole). If you have other health insurance and want to use a PAP, check with your insurance company to see how the PAP assistance will affect your insurance coverage.

PAPs and Part D

The Federal agency responsible for Medicare Part D has stated that the law does not prohibit PAPs from providing drug assistance to people enrolled in Part D. If a PAP provides free or discounted drugs during the deductible period, or in the coverage gap, the part of the cost of the drugs provided by the PAP may not be counted towards TrOOP. Only if the PAP provides cash assistance for the purchase of the drug, can this count toward TrOOP. [See our Medicare Part D outline for more on TrOOP.](#) PAPs may be a good solution for helping beneficiaries bridge the coverage gap.

To search for which PAPs cover your client's drugs (and whether your client is eligible), visit the following websites:

- <https://medicineassistancetool.org/> -- Formerly run by the Partnership for Prescription Assistance, this site is now sponsored by PhARMA. the Partnership is a collaboration of various organizations, including the American Academy of Family Physicians, the American Autoimmune Related Diseases Association, the Lupus Foundation of America, the NAACP, the National Alliance for Hispanic Health and the National Medical Association. This site is a search engine to identify assistance for particular drugs.
- NeedyMeds.com - a non-profit organization that has a listing of PAPs, as well as other forms of medical assistance.
- [RxOutreach](http://RxOutreach.org) - "Started by Express Scripts in 2004 as the first ever generic medication Patient Assistance Program, Rx Outreach became an independent nonprofit organization in 2010. Since separating, we have served more than 150,000 people and remain the first and only nonprofit organization to provide both branded and generic medications for little to no cost to people in need." From RxOutreach website. This is an actual mail order pharmacy operated as a non-profit.
- [The Pan Foundation site](http://ThePanFoundation.org) - Registrants can search by the name of the disease and find foundations that subsidize coinsurance costs for people who have the disease. Note that at some times the foundations are closed to new applicants, but check again as they may reopen.

Prescription Drug Discount Cards

There are many free discount cards out there that provide a discount on the full retail cost of prescription drugs. These cards are NOT the same as insurance! The way they work is a company, organization, or government entity pools lots of individuals together in order to negotiate discounts and rebates from prescription drug manufacturers. There may be limitations in terms of which drugs and pharmacies are covered. The plan passes on those savings to the members. However, the plan does not actually pay any part of the cost of the drugs. It's simply a discount off the full retail cost. In many cases, this discount can be quite significant (which only shows how inflated the full retail cost was in the first place!)

As with PAPs, these cards are most useful for people who have no insurance for drug coverage. For those with some insurance coverage, these cards may or may not help. They will not provide a discount of the insurance company's copayment. They might provide coverage during a deductible (or Part D donut hole). However, costs incurred during that period may not count towards getting *out* of the deductible or donut hole, so proceed with caution.

Here is a non-exhaustive list of some prescription drug discount cards. No endorsement, express or implicit, is intended by inclusion in this list:

- **BigAppleRx Discount Prescription Drug Card** -- This prescription drug discount card is sponsored by the City of New York that is available to everyone living, working or visiting New York City; regardless of age, income, citizenship, or health insurance status. According to the program's website, cardholders can expect to save an average of 15% on brand name and 53% on generic medications. Medicare Part D beneficiaries can use the discount card during the donut hole. However, the card cannot be combined with other insurance coverage (including Part D when not in the donut hole or paying copayments). To print out the card, check drug prices, and search participating pharmacies, visit the program's website:
<http://www.bigapplerx.com/>
- **NeedyMeds Drug Discount Card**
This discount card is offered by the same organization that operates the PAP clearinghouse listed above. There are no eligibility restrictions for this card whatsoever. The amount of the discount and the rules are similar to the other cards listed above.
- **Together Rx Access**
This discount card is offered by a group of pharmaceutical companies through a collaboration with a Canadian pharmacy. Individuals may be eligible for the Together Rx Access Card if they do not qualify for Medicare, do not have public or private prescription drug coverage, and have a household income of up to \$45,000 for a single person or \$90,000 for a family of four (income eligibility is adjusted for family size). There is no cost to join.
- **RxSavingsPlus**
This discount card is offered by pharmacy chain and benefit manager CVS Caremark. There are no eligibility restrictions and the card is free. It can be used at participating pharmacies other than CVS.
- **Optum Perks Card or Coupons** (formerly **Rxrelief Card or SearchRx**)
This discount card or coupons is offered by Optum, a for-profit company that says it negotiates discounts from drug manufacturers. Card or coupons can be used at many of the national chain pharmacies. There are no eligibility restrictions and the card is free.
- **WellCardRx**
"Our free prescription and health care discount card gives you and your family access to pre-negotiated savings on a wide range of health care products and services, including prescription drugs, lab tests, vision care, dental care and more." Offered by WellDyneRx, a for-profit prescription benefit manager.

There may be other prescription drug discount cards not included here. This site is not endorsing or attesting to the value of any of the above sites.

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