

25 Tips

Free and Low Cost Prescriptions

Researched by the
Senior Education
Foundation

A National Heritage Foundation

Web: www.SeniorEF.org Email: FreeMeds@SeniorEF.org Phone: 407-696-0442

- 1.) **Veterans Benefits** - If you served ANY time in the military you may be eligible to use the VA center, mail order, and/or the local military base pharmacy. Also **retired** military and their spouses have TRICARE. For a **VA Service** center near you call **1-800-827-1000** and for **TRICARE** call **1-888-363-5433**
- 2.) **Know What Your HMO Covers** -- Use the benefits to the fullest. Don't make a \$10 co-pay for a \$3 retail prescription! If you wish to take full advantage of the free and low cost medication programs, HMO's with drug benefits will hinder this.
- 3.) **Medicare Part D** - Understand how Medicare Part D works and compare the many plans. Only work with a knowledgeable professional - this is too complicated to go it alone.
- 4.) **Medicare Supplements** - Under the 1992 standardization law, Medicare Supplement plans are uniform across the nation. The Federal Government designed plans H, I and J to offer prescription benefits at 50% coverage. These plans are not cheap but neither are medications today. When you do the math, paying extra for this type of a MedSup might actually be cheaper for you. Call a professional Medicare Supplement insurance agent for a list of carriers that offer these plans.
- 5.) **Shop Around** - It is amazing how much money you can save from one corner pharmacy to another. Keep detailed notes of whom you call and the costs for each Med, after getting the lowest price ask your pharmacy if they will beat their competitors. Some companies have policies to match all competitors.
- 6.) **Mail Order** - Sometimes a 90 day supply is cheaper than three 30 day supplies. Use the names & phone numbers listed under #7 to begin your search. You also can call AARP's mail order program at 1-800-456-2277. AAA's mail order program is through RXAmerica at 1-800-770-8014
- 7.) **Internet** - Only deal with reputable or name-brand places. Look for sites with the VIPPS seal of approval (*VIPPS means Verified Internet Pharmacy Practice Site*). Be sure to check out these sites: www.rxusa.com or 800-798-7248, www.cvs.com or 888-607-4287, www.drugstore.com or 1-800-378-4786, www.walgreens.com, and www.cvs.com
- 8.) **Discount & Affiliation Cards** - Try several discount cards. Check with your retirement office, local union, social clubs, etc. No need to pay much for a discount card if you follow these tips. Some companies want \$7.95 per month (that's \$100 per year), ask yourself if paying this much per month is worth it.
- 9.) **AARP Discount Card** - If you are a member of AARP (if not, you should be!) they have a discount card available that can be used at nearly every pharmacy in the nation. Call AARP at 1-800-289-6031.
- 10 **AAA Discount** - Is available through several pharmacies such as Walmart, and Sam's Club. Mail order is also available through RxAmerica for AAA members call 1-800-770-8014 for info.
- 11 **Sam's Club** - Did you know that you do not have to be a member to be able to get your medications at any Sam's clubs. Ask for a price quote and you will be amazed at how low the cost is on some medications.
- 12.) **Hospital Membership Programs** - Many hospitals offer programs to encourage the use of their facilities by creating associations. In fact many of these groups offer drug discount cards to their members.

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Did you know? Purchasing your medications in Canada will save you 50% or more! 1

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13.) The Pfizer Card - This program (effective 3/1/02) allows every senior on Medicare to purchase many of the Pfizer Meds at a co-pay of just \$15 per month. To qualify, seniors must not have any drug coverage and have an annual income below \$18,000 (single) or \$24,000 (couple). Card applications are available by calling 866-221-7500 or <http://www.pfizerhelpfulanswers.com>.

14.) The Novartis CareCard - provides Medicare recipients a savings of 25%+ on select Novartis drugs such as Diovan, Exelon, Lescol, Lotensin, Lotrel, and Miacalcin Nasal Spray to name a few. This program is available free of charge to persons who lack prescription drug coverage and have an income below \$26,000/ single and \$35,000/couple call 800-277-2254 for more info.

15.) Partnership for Prescription Assistance (PPA), a patient assistance program clearinghouse launched in April of 2005. PPA has matched public and private patient assistance programs that may provide citizens with free or nearly free medicines. www.pparx.org/Intro.php or call 888-477-2669.

16.) YOURxPLAN Card Merck-Medco has a great plan - 40% savings on some meds. Get discounts on drugs by mail, internet and at most pharmacies. www.yourxplan.com or 877-733-6765. (*\$25 or \$40 per year fee*)

17.) Merck Patient Assistance Program - Merck Pharmaceutical offers free meds for people who do not have coverage for Merck prescriptions (Cozaar, Cuprimine, Fosamax, Hyzaar, Pepcid, Prinivil, Prinzide, Proscar, Singulair, Syprine, Timolide, Timoptic, Vioxx, and Zocor, to name a few are covered) Call 1-800-727-5400 for an application.

18.) Ask your Doctor for samples - Pharmaceutical companies give away tons of medication to medical facilities, all you have to do is ask. When getting a new prescription always get at least a weeks supply.

19.) Generic - Ask your Doctor if there is a generic equivalent. Brand names drugs come with higher costs.

20.) Splitting Pills - Many times a pill with twice as much milligrams costs the same. However ALWAYS get approval from your Doctor and/or Pharmacist before cutting any medication.

21.) County Health Care Centers - Many counties have adopted programs to help seniors with their medication and health care needs. Some counties have income and asset requirements while others do not.

22.) State Assistance Programs - If your income and assets are within the state's assistance guidelines, you may be entitled to free prescriptions, free health care and/or free or partial payments of your Medicare part B premium (\$88.50 in 2006). Call your state's Medicaid office to see if you qualify. Assets must be low; \$2,000 - \$6,000 depending on program.

23.) Local Drug Stores that Deliver - Many times a smaller and locally owned pharmacy can offer better prices. This is because it is the pharmacist that will actually do the ordering and will personally know how low they can discount their meds. And free delivery is an added bonus to you.

24.) Pharmaceutical Drug Assistance Programs - Many drug manufacturers offer **FREE** or low cost prescription drugs. Some have income & asset requirements while others do not.

25.) Canadian Pharmacies - Start by visiting www.CanadaRX.com, www.CanadaDrugs.com, CanadaPharmacy.com or www.crossborderpharmacy.com. You may find these prescriptions cheaper than even Medicare Part D, AND the medicine will even be shipped right to your home.