

# CSA Journal

## HELP WITH MEDICATION COSTS

Too many patients simply forego needed medication due to cost when there is help available for almost all who need it.

BY RICHARD J. SAGALL, MD





The medicines we have today work wonders, lessening suffering and extending lifespan. A problem many people encounter is affordability. Too many Americans either can't afford their medication costs or have to sacrifice to pay the bill.

Treatment of any problem begins with a diagnosis — and medication affordability is often an unrecognized cause of treatment failures. It's underdiagnosed for two reasons: prescribers rarely ask patients if they can afford their medications and patients are reluctant to admit they can't afford their medications.

Perhaps the saddest aspect of this problem is that a lot of help is available. It's just that patients and prescribers aren't aware of how to find the needed help. What follows is a summary of the types of help and how to find it.

### **The Scope of the Problem**

Ask just about anyone, “How often, when your healthcare provider prescribes a new medication, are you asked if you can afford it?” Most times, the answer is, “Never has happened.” Or, at a follow-up

appointment, were you asked, “Did you have any problem getting the medication?”

According to a study in the *Annals of Internal Medicine*, 20 to 30 percent of prescriptions are never filled (Viswanathan et al., 2012). Half of the prescriptions for chronic diseases go unfilled. These unfilled prescriptions are costly to our healthcare system. The research shows that every year approximately 125,000 deaths are due to missed medications and the total cost of missed medications is between \$100 billion and \$289 billion.

According to AARP, “On average, 28 percent of pre-Medicare-age adults say they aren't adhering to their prescriptions as written because of the high cost of medications” (Burns, 2019). A recent survey by Bankrate reported that 32 percent of responding families delayed or deferred medical adherence in the previous year due to costs (Foster, 2020).

The sad thing about these statistics is that help is available for many of these people. There are thousands of programs that help people with health-care costs. It's just that many of those in need aren't aware of the programs.

*Drugs don't work in patients who don't take them.*

—FORMER U.S. SURGEON GENERAL C. EVERETT COOP, MD

[ health ]

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## How To Find Assistance

There are many ways to search for assistance. Most people start with a Google search. One difficulty with this approach is finding the right search terms and wading through all the ads. Then you have to decide which offers are legitimate and which are come-ons from less-than-reputable sources.

Another source of information is websites devoted to a specific disease or condition.

The National Organization for Rare Disorders (NORD) has information about specific diseases, but has limited information on general help programs. Other sites may have some information, but not information on all the programs that may help.

## A Solution

NeedyMeds offers “one-stop shopping” for finding programs that provide assistance (NeedyMeds, n.d.). It has information on over 30,000 programs. All the information is free and updated regularly. What follows is an introduction to the website and how to find the information you need. Please be aware that the

author is the cofounder and president of NeedyMeds and his opinions may be biased.

## Pharmaceutical Patient Assistance Programs

You may have heard at the end of some pharmaceutical television ads, “If you can't afford this medicine, the maker of this medicine may be able to help.” What the ad is referring to is the company's pharmaceutical patient assistance program (PAP).

These programs, funded by the pharmaceutical manufacturer, provide free medications worth billions of dollars to millions of people. Currently, NeedyMeds lists nearly 450 PAPs. Each has its own eligibility criteria:

- **Income level.** Most programs use a multiple of the federal poverty levels (FPL) to determine income cutoffs. Don't let the word “poverty” mislead you. Many of these programs use 400 percent of the FPL or even more as their maximum for income (U.S. Dept. of HHS, 2021). That means a

family of four with an income of \$100,000 would qualify for some programs.

- **Insurance status.** Some programs require applicants to have no health insurance, others say applicants must not have coverage for the needed medicine, and some don't care. Many of these programs won't help people on Medicare, Medicaid, or state or other federal programs.
- **Age.** Programs may limit the age of the applicant. This limitation is usually based on prescribing age limitations determined by the Food and Drug Administration (FDA).
- **Diagnosis.** Some drugs may be used to treat any diagnosis, while others are limited to FDA-approved diagnoses.
- **Residency.** Some programs only help U.S. citizens or legal residents, while others will help anyone with a U.S. address.

Each program has its own eligibility criteria, application, and application process. Sometimes different programs run by the same company have different criteria. The one thing all the programs require is the need for a prescriber. To help with that potential problem NeedyMeds has information on free/low-cost/sliding scale clinics (see below).

Unfortunately, too many people don't look further for other types of assistance. They may miss out on programs that could help them. Here's a breakdown of other types of assistance on the NeedyMeds website.

### Free/Low-Cost/Sliding Scale Clinics

The first step in obtaining the medications you need is seeing a health-care professional who can diagnose and treat your ailment(s). If you can't afford to see a prescriber, you can't get the medicines you need.

Again, NeedyMeds can help. There's a listing of over 18,000 free/low-cost/sliding scale clinics on their website. There is sure to be one or more clinics near you that will adjust its fees based on your income level. Many also have pharmacies that offer low-cost or no-cost medications.

Many of these clinics offer the full spectrum of healthcare, while others may specialize in specific age groups or types of care. Most, but not all, offer general medical care. Others may provide mental health or substance abuse services. The description of each clinic lists the type of services offered.

### Coupons, Copays, and Rebates

These savings options cover both prescription and over-the-counter medications and products. Some help cover insurance copays, while others lower the

## A BRIEF HISTORY OF NEEDYMEDS

NeedyMeds was started by Richard Sagall, MD, and Libby Overly, MED, MSW, in 1997 to help people find programs that help with medication costs. From that beginning, NeedyMeds has grown to have over 30 employees working to help people find programs that help with their healthcare costs.

The website has information on over 30,000 programs. All the information is free, easy to access, and updated regularly. The website is visited by 10,000-15,000 users daily and the helpline receives 4,000-6,000 calls monthly.

The NeedyMeds Drug Discount Card is saving people over \$1.5 million monthly. Since its inception, the card has saved people over \$300 million dollars. In addition to the NeedyMeds website, the organization runs a number of other websites:

- **BeMedWise.org** - This website has information on the proper use, storage, and disposal of medications.
- **Safe Needle Disposal** - This website has information on how to safely and legally dispose of home-generated sharps for every state and a compendium of over 4,000 collection sites for used sharps.
- **Findcare** - A place to find free/low-cost/sliding scale clinics near users.

cost of non-drug items. This list is always changing, so it pays to check it regularly.

### Diagnosis-Based Assistance

This is one of the most underutilized sections of the website. It contains nearly 4,000 programs that provide help based on a diagnosis. Some of the programs are national, while others may be regional or local. Some provide free or low-cost services (transportation, house cleaning, etc.), while others offer assistance in obtaining medications, and others offer direct financial assistance. The scope of assistance is really quite remarkable. Here are a few examples:

- Local or long-distance transportation to medical facilities
- Wigs for women who lost their hair due to chemotherapy

- Diabetic supplies
- Nipple tattooing for women undergoing breast reconstruction
- Childcare while the parent is receiving treatment
- Pet care when a pet owner is hospitalized
- Hearing aids
- Glasses

As you can see, the scope of assistance is broad.

### COVID-19 Services

The COVID-19 pandemic has caused severe financial hardship for many families. There are over 400 programs that specifically provide assistance for people in this category. It may offer rent or utility bill assistance, help with medications or health-care costs, or provide for daily expenses.

### Medical Transportation Costs

These programs, a subset of the diagnosis-based assistance programs, help people get to their appointments. Some provide local transportation while others may cover the cost of air transportation. In addition to providing the actual transportation, some cover travel expenses with gas cards or travel reimbursements.

### Retreats, Camps, and Recreational Programs

Everyone needs a break now and then. Programs in this section of the website provide free or low-cost recreational activities for people with specific diseases or their family members. These programs provide a safe and supportive, fun experience for children and adults. It's especially important for children to have an opportunity to spend time with other children experiencing the same stress and difficulties.

### Scholarships

There are a large number of scholarships available for students with specific illnesses or diagnoses. These programs help with tuition and room-and-board costs for students attending college. Assistance is also available to help with the costs of special equipment or other unique needs that help these students attend college or other types of schools. Some scholarship programs even help with tuition costs for family members/caretakers of a person with a specific diagnosis.

### Government Health-Care Programs

The states have a number of programs that assist people with a wide spectrum of medical programs. These include health insurance assistance, special-education

SUMMARY OF PROGRAMS ON NEEDYMEDS AS OF JUNE, 2021		
PROGRAM NAME	NUMBER OF ENTITIES	DESCRIPTION
PAPs	440	Supply medications at no cost.
Free/Low-Cost/Sliding Scale Clinics	18483	Clinics that adjust their fees based on the patient's financial status.
Diagnosis-Based Assistance (DBAs)	3973	These programs provide services or financial support based on the applicant's diagnosis.
Coupons, Copays, and Rebates	2827	A list of programs that lower the cost of medications and durable medical supplies.
COVID-19 Services*	419	DBAs that specifically offer programs for people with COVID-19.
Medical Transportation*	201	These programs either provide the transportation or help cover the cost.
Retreats, Camps & Recreational Programs	2095	These programs provide a break for people with certain diseases or their family members.
Scholarships	679	Provide help with educational costs based on diagnosis.
Government Healthcare Programs	1394	Many states have assistance programs for residents with special needs arising from illnesses.
*A subset of Diagnosis-Based Assistance (DBAs) programs		

programs, assistive technology, cancer screening programs, vaccinations, and nutrition programs.

Other information in this section includes:

- Medicare Information
- Medicaid Sites
- SHIP Medicare Counseling
- Federal Poverty Guidelines
- Tax Return Request Forms

## More Cost-Saving Resources

This final section has information on the NeedyMeds Drug Discount Card, durable medical equipment discounts, and FAQs on drug discount cards and copay cards.

A few words about drug discount cards. These cards, and there are many, basically work the same way. Discounts are negotiated with the pharmacies for all the drugs available through a drug discount card. The patient presents the card to the pharmacist, who determines the discount.

Sounds simple, but there are some things to remember:

- No card offers the best discount on every drug.
- The cards can't be combined with insurance, nor with state or federal programs.
- Sometimes a card offers a better price than the insurance copay price.
- Savings vary from month to month and store to store.

The NeedyMeds Drug Discount Card differs from other cards in a few critical areas:

- NeedyMeds protects user privacy and never uses patient information for any marketing purposes. This can't be said for all drug discount cards.
- Any income derived from the drug discount card goes into funding our mission and providing free services. Most other cards' profit goes into investors' pockets.
- NeedyMeds keeps expenses low so we can pass the greatest savings on to card users.

## How to Access the Help

All this information is of little value if you can't easily access it. There are two ways you can access these programs: on our website and by calling our toll-free helpline. Both services are free; we never charge individuals for using our services or looking for assistance.

### The NeedyMeds Website

On average, more than 12,000 people visit our website — [www.needy meds.org](http://www.needy meds.org) — every day. The website

contains all the information we have on the more than 30,000 programs in our database. Researching the database is the quickest way to find programs that may help you. Click on the "Healthcare Savings" tab on the home page. This opens the links to all the information described above.

### The Toll-Free Helpline

For people who, for various reasons, don't want to use our website, we offer a toll-free helpline at 800-503-6897. Our trained counselors help the 4,000 to 6,000 people who call every month find programs that may help them. The counselors provide program information and phone numbers, but it's up to the caller to take the next step.

## Summary

As Dr. Koop said, "Drugs don't work in patients who don't take them." The number one reason people don't take their medications is cost. NeedyMeds can help people find ways to lessen the cost of their drugs. All the information is free, easy to access, and updated regularly. If you are having trouble paying for medications or know someone who is, then NeedyMeds may be able to help. •CSA



**Dr. Sagall** is the co-founder and president of NeedyMeds. He is a graduate of the Medical College of Ohio, Toledo, and the Eastern Maine Medical Center Family Medicine Residency Program. He practiced family and occupational medicine for twenty years in Bangor, Maine. He started NeedyMeds over two decades ago while in Bangor. His passion is helping people find resources to help with medication and health-care costs.

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