

Managing Your Healthcare Costs



**Having Trouble Affording
Your Medicines?**

Help is Here!

Introduction

Are you having a problem paying for your medicine?
Do you need help affording your healthcare costs?
NeedyMeds can help.

NeedyMeds has information on:

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Tear-Out NeedyMeds Drug Discount Card..... back cover

In this booklet you will find information about these programs and how you can get help.

Your Access to Prescription and Healthcare Savings

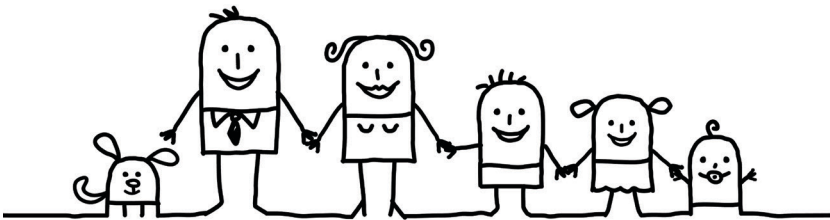
NeedyMeds is here to help you with your medicine and healthcare costs. We have information on thousands of programs and free clinics.

This booklet has information on all the programs we list, how to find the help you need, and how to use our website.

HAVE A QUESTION? CAN'T FIND WHAT YOU NEED?

Call our helpline at 1-800-503-6897.

If you use the Internet and want to start right away, go to our website, [NeedyMeds.org](https://www.NeedyMeds.org), and click on [Healthcare Savings](#). Then click on any of the types of help listed.



Prescription Assistance Programs

The first place to look for help are the prescription assistance programs (PAPs). These programs are usually supported by drug companies and give free or discounted medicine to those who can't afford to pay for them. Not everyone qualifies, but millions of people have been helped. Every year, drug companies give away billions of dollars worth of free or discounted medicines.

You can learn about these programs on our website, [NeedyMeds.org](https://www.NeedyMeds.org). We have everything you need to know to apply to a PAP.

Click on [Healthcare Savings](#) to find out how to find information on PAPs. You can also call our toll-free helpline at 1-800-503-6897 and one of our counselors will help you.

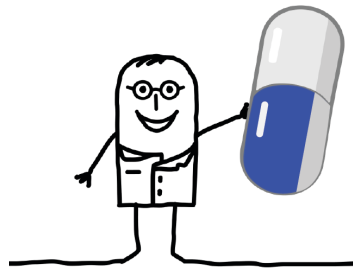
Your doctor's office may also be able to help find the right program for you.

Remember:

- It may take 2-4 weeks for your medicine to arrive.
- You will have to fill out an application.
- Your doctor will have to give you a prescription.

Tips for Applying to a PAP

- Don't leave blank spaces on the application. Write N/A if the question doesn't apply to you.
- Remember to sign the application everywhere your signature is needed.
- Have your doctor complete his/her section.
- Always call the program if you have questions.
- Pay attention to the renewal process. Most programs require you to re-apply every year.
- Look for programs for all your medications.
- Not every medication has a PAP, and programs may change. Check back regularly, and print a new application each time you apply to make sure it is the most current application.



The NeedyMeds Drug Discount Card

The **free** NeedyMeds drug discount card can be used by anyone regardless of income, insurance plan, age, citizenship, or residency. It can save you up to 80% off the cash price of:

- Prescriptions
- Over-the-counter medications and supplies written as a prescription
- Human-equivalent pet prescriptions filled at the pharmacy
- You can also use the drug discount card to save 40% on medical supplies. Go to [NeedyMeds.org/dme](https://www.NeedyMeds.org/dme) for information.

How It Works

- There is no registration.
- You do not have to apply for the card or provide your name or any other information.
- You can use the card immediately.
- The card is accepted at over 65,000 pharmacies across the country.
- Give the card to your pharmacist, along with your prescription. If your pharmacist has any questions, there's a number on the back of the card to call.



Your Access to Prescription and Healthcare Savings

- The card can be used as many times as needed.
- There is no expiration date.
- Friends and family can share the card, or they can each have their own.
- Not every item will be discounted, and the discounts change often.
- Try to use the card every time you purchase medicines at the pharmacy.
- You cannot use the NeedyMeds drug discount card with insurance. You can use it if you don't have insurance or use it instead of your insurance. Patients who have Medicare, including Part D, Medicaid or any state or federal prescription insurance, will need to choose between the card or their government drug plan.

Go to the back of the book to get your own NeedyMeds drug discount card. Tear out the card on the perforation and take it to your pharmacy.

Three ways to get a **plastic** NeedyMeds drug discount card:

1. Visit our website at [NeedyMeds.org](https://www.NeedyMeds.org).
2. Call us at 1-800-503-6897 and request a card.
3. Send a self-addressed, stamped envelope to:
NeedyMeds, PO Box 219, Gloucester, MA 01931.

Co-pay Cards

Your insurance may help with the cost of your medicine, but it may not cover the entire cost. What you pay when getting your prescription filled at the pharmacy is called a “co-pay.”

Some co-pays are only a few dollars while others may be \$100 or more.

Co-pay cards help lower the amount you have to pay when you pick up your medication. There are co-pay cards only for certain medicines.

How Do They Work?

You can find co-pay cards on [NeedyMeds.org](https://www.NeedyMeds.org). You may also be able to get one from your doctor.

Each co-pay card program is different, but many require that you sign up with the program before you can use the card.

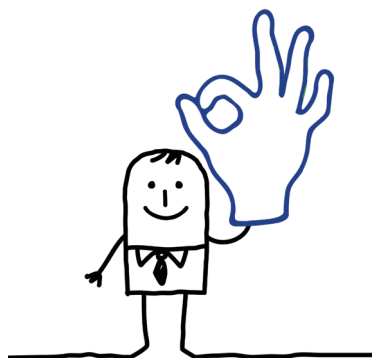
Your co-pay may be reduced or completely paid. However, if you have Medicare, Medicaid, or other federal or state healthcare insurance, you cannot use a co-pay card. Also, many mail-order medication programs do not accept co-pay cards.

Coupons, Rebates & More

Everyone loves a coupon. You may not realize that there are coupons for many medicines.

You can find coupons in the [Coupons, Rebates & More](#) section of the NeedyMeds website. This section contains offers of brand name medications (both over-the-counter and prescription) and medical supplies.

These offers come in various forms – as a printable coupon, rebate, savings card, free trial offer, or free sample. Some can be printed right from the company's website, while others require registering first, filling out a questionnaire, or even getting a sample from your doctor's office.



How to Find Offers on NeedyMeds.org

- If you are looking in the Prescription Assistance Programs (PAP) section, look for the  icon next to the name of your medication when searching for [Brand Name Drugs](#).
- Visit the [Coupons, Rebates & More](#) section under the [Healthcare Savings](#) tab. You can search for offers by [Product Name](#) or by [Category](#).

More Sources of Help

On [NeedyMeds.org](https://www.NeedyMeds.org), we have information on other types of programs that may help you save on your medications or healthcare costs.

You can find these programs under the [Healthcare Savings](#) tab on the NeedyMeds website.

- [Diagnosis-Based Assistance Programs](#) – These are programs that help people who have a certain diagnosis or medical condition. They help with expenses such as:
 - Living expenses
 - Drugs and medical supplies
 - Home and vehicle modifications
 - Child and respite care
 - Assistive technology equipment, and more
- [\\$4 Generic Discount Drug Programs](#) – This section lists programs which offer generic medications for a discounted price.
- [Free/Low-Cost/Sliding Scale Clinics](#) – This section helps you find affordable medical, dental, substance addiction and mental health clinics for area residents.
- [State-Sponsored Programs](#) – These are programs offered by state, county or local governments and provide various medical or financial services to residents.

Your Access to Prescription and Healthcare Savings

- **Medical Transportation** – These are programs for medical transportation services or help with travel expenses.
- **Medicare Counseling** – State Health Insurance Assistance Programs (SHIP) provide health insurance counseling to people who have Medicare and their families. In some states, SHIP may be called by a different name, but they all offer the same services.
- **Help with PAP Applications** – This section lists individuals or organizations that will help you apply for prescription assistance programs (PAP) for your medications.
- **Retreats, Camps & Recreational Programs and Scholarships** – There are camps and scholarships for people or family members with particular diagnoses.

----- Tear out card -----



See page 7 to order a plastic card.



**If you need help paying for your medications
and healthcare costs, visit NeedyMeds.org
or call our toll-free helpline at 800-503-6897.**



We look forward to helping you!

----- Tear out card -----

NeedyMeds Drug Discount Card

NeedyMeds.org

Patient: Simply present this card to a participating pharmacy to receive a discount on your prescription. Patients who have Medicare, including Part D, Medicaid or any state or federal prescription insurance can only use this card if they choose not to use their government-sponsored drug plan for their purchase. The card is not valid in combination with those programs. For questions concerning the card, call 1-888-602-2978 or visit www.drugdiscountcardinfo.com.

Pharmacist: Card must be presented to receive program benefits. Clear system of prior cardholder information associated with this universal cardholder ID. For processing questions, call DST Pharmacy Solutions at 1-866-921-7286.

