

Erie County Department of Senior Services
Insurance Resource Center- (HIICAP)
Health Insurance Information Counseling & Assistance Program
(716) 858-7883
<http://www.erie.gov/depts/seniorservices/health/insurance.asp>

**STEPS TO HEALTH/DENTAL INSURANCE
FOR PERSONS WITHOUT MEDICARE**

1. EMPLOYER-SPONSORED GROUP HEALTH INSURANCE

An Employer Group Plan is the first possibility for comprehensive health insurance coverage at an affordable rate. Is a job with health insurance benefits a possibility for you or for your spouse? Or is your spouse's present employer health plan available to you? In either case, examine the types of plans available. You may have a choice between a "fee-for-service" plan and managed care plans. For each, investigate the plan's cost, benefits, and lifetime maximum pay-out.

2. COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1986 (commonly called COBRA) allows you to continue and/or convert your present employer group health plan for a limited time at your own expense plus 2% administrative fee if your coverage ends for certain reasons.

Continuation

Ask your employee benefits office the cost of continuing your employer's group health plan in the following cases:

- ~ The spouse, dependents, and an employee who retires, resigns, is fired, or has reduced hours may continue health insurance for 36 months or until Medicare eligible, whichever occurs first.
- ~ The spouse and dependents of an employee who dies may continue health insurance for 36 months or until Medicare eligible, whichever occurs first.
- ~ A legally-separated or divorced spouse of an employee may continue health insurance for 36 months or until Medicare eligible, whichever occurs first.
- ~ A dependent who is no longer eligible for an employee's coverage because of age or student status may continue health insurance for 36 months.

Conversion

After 18 or 36 months, you have the right to convert to an individual policy with your company's insurer when COBRA continuation benefits end. Be aware that the conversion policy benefits may be less comprehensive and more costly than the group plan you had with your employer. There is no time limit for an individual health insurance policy that you purchase in these circumstances. Call 1-866-444-3272 for more information. http://www.ins.state.ny.us/cobra/cobra_prem.htm

3. PRIVATELY-PURCHASED HEALTH INSURANCE

Group Policy

Investigate the possibility of small group health insurance which may be available through a multiple-employer trust or a fraternal, trade, civic or religious association (e.g., Chamber of

Commerce, B'nai B'rith, etc.). Small group plans may provide more comprehensive health insurance coverage at a more reasonable cost.

4. MEDICAID

Medicaid (Medical Assistance) is available only to individuals with very restricted incomes. Consult your local Department of Social Services for eligibility requirements. In Erie County call 716- 858-6244.

5. PATIENT PROTECTION AND AFFORDABLE CARE ACT- available to individuals/ families regardless of preexisting health conditions. Call 716-847-0650 (Neighborhood Legal Services) or 716- 855-1522 (Citizen Action) for more information. Federal subsidies might be available.

6. NO HEALTH INSURANCE

If none of the previous types of health care coverage are available or affordable, you may be temporarily uninsured. In this case, various kinds of help for your health care costs may be available in your community.

~ Low-cost or free immunizations may be available from your local health department.

~ Walk-in clinics may provide care on a sliding scale payment basis.

- *Good Neighbors Health Clinic* 19 years and older.
175 Jefferson Ave. Buffalo, N.Y Tel 856-2400
Monday- 5:00 pm- 7:30 pm
Wednesday- 8:30-11:30 AM
Friday- 1:30-4:30pm. 856-2400
- *Community Health/ Dental Center-* Mon- Fri 8-4
34 Benwood St., Buffalo 14215 986-9199
- *N.W. Buffalo Community Health / Dental Ctr.* 155 Lawn, Buffalo tel.
875-2904
- *Neighborhood Health/ Dental Matina*, 300 Niagara St. 242-8600
Spanish speaking
- *Southtown's Woman's Group-* 3674 Commerce Pl. Hamburg, N.Y.
648-4345- women's health only
- *Lighthouse Free Medical Clinic-* 1323 Jefferson Street- Wednesdays-6-
8 PM- 892-9214
- *Jericho Road Family Practice-* 184 Barton Buffalo,N.Y.14213 – 881-
6191 x 254, 1609 Genesee St. Buffalo, N.Y.- tel 892-2775 sliding scale
rates
- *University of Buffalo Dental School-*158 Squire Hall University of
Buffalo, South Campus-3435 Main St. Buffalo, N.Y. 14214- 829-2732

~ Local community colleges may provide some dental services. Erie County College Dental Hygiene Clinic is one. It is located in the Student Services Building Room S-100 6205 Main St. Williamsville, N.Y. 14221. Their telephone number is 851-1336

AARP Dental Insurance-

Provided by Delta Dental-1-866-583-2085

<http://www.deltadental.com/Public/index.jsp>

Uninsured / Underinsured

Unfortunately, there are many people with no health insurance or prescription drug coverage. Below are some assistance programs that can help a person obtain affordable health insurance and prescription costs.

TIP! Some pharmacies can waive or reduce co-pays for low income individuals. Although there is no obligation on their part, it doesn't hurt to ask.

Government Sponsored Health Care Programs

Affordable Care Act - . Financial assistance with premiums available from the Federal government for person (s) that have income is less than 400% of the Federal poverty level. (\$3832 for a family of one, \$5172 for a family of two, \$6512 for a family of three, \$7852 for a family of four per month in 2013). On the internet, go to NYStateofHealth.ny.gov or call 1-855-355-5777.

Breast and cervical cancer screening-New York's statewide network of 54 community-based breast and cervical cancer screening projects, called [Cancer Services Program Partnerships](#), are providing low-income, uninsured or under-insured women with annual comprehensive screening examinations and follow-up services. Each year, 60,000 women are screened through the program. The priority population for this program is women ages 40 and older who are at or below 250 percent of the federal poverty guideline and who have no health insurance or whose insurance does not cover screening or diagnostic services. Of special concern are ethnic and racial minority groups and women who are medically underserved because they live in isolated communities. Call the New York State Cancer Services Program toll free at 1-866-442-2262

Child Health Plus – Depending on a family's income, a child may be eligible to join either Children's Medical or Child Health Plus. Both programs are available through dozens of providers through the state. To apply, call 1-800-698-4543. www.ins.state.ny.us/website2/hny/english/hnyfhch.htm

Elderly Pharmaceutical Insurance Coverage (EPIC) Program. New York State's Senior Prescription Plan.-Medicare now offers prescription drug coverage through Medicare Part D and private drug plans. You are encouraged to consider joining a Medicare drug plan, and using it together with EPIC for greater coverage and savings. If you have lower income and assets, you may be eligible for extra savings from Medicare and EPIC. We can explain how Medicare Part D and EPIC can be used together. Please let us know if you have any questions or if you would like an EPIC enrollment application for yourself, a friend or relative. You can call us at **1-716-858-7883** from 8:30 a.m. until 5:00 p.m., Monday through Friday.

Erie County Cancer Services Program – provides colon cancer screening, mammograms, PAP smears, breast exams- 886-9201

Federal Employee Health Benefit Program- Federal employees and retirees and covered family members- offer low cost Rx with participating pharmacies only. 1-888-767-7638

HealthCare.gov -Using the Insurance Options Finder, you can, for the first time through a single tool, identify both the private and the public health coverage options available in your local community. Through the Health Finder tool, you can find tips to help improve your health and prevent disease. In

the “Information for You” section, you can learn more about your rights as a consumer in the health insurance marketplace and upcoming changes that will benefit you. www.healthcare.gov

Health Coverage Tax Credit Covering the Uninsured-

If you recently lost your job because of trade policy—for example, increased imports or jobs moving overseas...A federal law called the Trade Adjustment Assistance Reform Act may pay 65 percent of the cost of your health insurance for up to one year, and sometimes longer. You might qualify for this help, for example, if your employer laid off workers because the company’s products are being replaced by products from other countries or because the company is using more workers in other countries.

TO LEARN MORE about this option contact the Health Coverage Tax Credit (HCTC) Customer Contact Center by calling toll-free 1.866.628.HCTC or check out its Web site at www.irs.gov/individuals/index.html

If you are an early retiree who has lost your health coverage...The same law that helps workers who lose their jobs because of trade policy may help you. If you are a retiree aged 55 or older, your former employer no longer provides your pension, and your pension benefit is paid by the Federal Pension Benefits Guaranty Corporation, you can receive help with 80 percent of the cost of health insurance until you are eligible for Medicare.

TO LEARN MORE about this option contact the Health Coverage Tax Credit (HCTC) Customer Contact Center by calling toll-free 1.866.628.HCTC or check out its Web site at www.irs.gov/individuals/index.html

Kaleida Charity Care / Financial Assistance Program- Kaleida Health has a variety of initiatives in place to help individuals in our community access affordable health care. They offer the following services and programs to assist patients who are uninsured or underinsured: Medicaid, Child Health Plus, Family Health Plus, Prenatal Care Assistance Program (PCAP), State Aid, and Healthy NY. (716) 859- 8979 http://www.kaleidahealth.org/services/services_display.asp?SID=540&CID=6

New York State Department of Health - Uninsured Care Programs 1-800-542-2437 www.health.state.ny.us

NYS Crime Victims Board - The Crime Victims Board pays, as a last resort, medical bills for crime victims for as long as the illness or injury is related to the crime, 1-800-247-8035.

NYS Attorney General’s Office – has a website that will show you the value comparison for 150 commonly prescribed drugs with a small number of surveyed pharmacies in an area. To search enter the zip code, city or county. <http://rx.nyhealth.gov/pdpw/>

Pathways to Care Program - Access to free medication and health care for people living with HIV/AIDS in Erie and Niagara County. Provides free and confidential screenings for ADAP, Medicaid, Child Health Plus, and/ or other public and private health insurances. The pathways to Care team conducts confidential screenings at the MOCHA Center located at 1092 Main Street, Buffalo, New York 14209 and a variety of other locations. To schedule a free health care screening contact Health Access Specialists at 716.852.1142, ext. 16 or 17.

Prenatal Care Assistance Program (PCAP) - Health coverage for pregnant women through at least 2 months after delivery and for their infants until the age of 1 year. Documentation of NYS residency, identity and income is needed. No cost. Call the PCAP Helpline 1-800-522-5006.

Public Health Law 2807-k (9-a) - Financial Aid

On January 1, 2007, a new state law went into effect in New York that limits what hospitals in New York can charge patients with limited incomes and no health insurance coverage. The law also regulates how hospitals can go about collecting payments from such patients. Some hospitals voluntarily extend discount policies to people who do have health insurance, but are unable to fully pay co-pay and deductible amounts, so even if you have insurance you should feel free to ask the hospital about what discounts and/or installment payment plans may be available. Some hospitals also voluntarily make discounts available to patients with incomes above 300% of the federal poverty level, so, again, you should feel free to ask about what discounts and/or installment payment plans may be available to you, even if your income is above the 300% level. For complete information on this program please go to the web site. <http://hospitals.nyhealth.gov/psa.php?PHPSESSID=9a92a728187e4913c6adade7f18e4914>

Tricare- Military retirees who have served at least 20 years. Must be registered with Defense Enrollment. No enrollment fees. Low-cost Rx. 1-877-363-6337 or www.tricare.osd.mil

VA Health Benefits Service Center- Veteran must have been honorably discharged from the military. Must enroll with the VA and be seen by VA doctor. 1-877-222-8387 www.myhealthvet.va.gov

Vision/Hearing Services

Dr. Ann Stadelmaier Hearing Aid Fund - www.hearingevaluationservices.com tel. 833-4488

Eye Care America- Not for profit that assists with finding eye care for those who need it. Will bill Medicare and waive any charges that are not covered by Medicare. 1-877-887-6327 or www.eyecareamerica.org.

Hear Now – Gives assistance to anyone needing a hearing aid. Takes assets level into consideration. 1-800-648-4327.

The Lions Club of Buffalo, Host Club, offers assistance with vision needs, collects eyeglasses for the needy living in third world nations, helps people seek hearing aids, responds to acute needs in the community, and holds occasional fundraisers and special Club events.
Buffalo Host Lions Club 3108 Main Street Buffalo, New York 14214 (716) 835-3967

Other Health Services

Cancer Services Program - A unique coalition of community partners committed to providing cancer education and screening to the underserved women and men of Erie County through a network of medical providers, social service agencies and other community organizations. Partners for Prevention is funded by a grant from the New York State Department of Health as part of the Centers for Disease Control's Early Detection Initiative. The administrative office of Partners for Prevention is located at the American Cancer Society's Hope Lodge at 197 Summer Street, Buffalo, NY. Services are rendered through a network of over 100 partner medical providers in Erie County. Women and men enrolled in the Partnership who are diagnosed with colon, breast, or cervical cancer or pre-cancerous conditions, and lack credible insurance coverage, have presumptive eligibility to be enrolled in Medicaid for the duration of treatment. Only persons diagnosed through Partnership health care providers are eligible for this special Medicaid enrollment.

Partners for Prevention Intake Line-716-886-9201 www.PartnersForPreventionCSP.org

Chronic Disease Fund – Offers two programs for people who do and do not have insurance. They are

able to assist patients across the United States who financially qualify with either private or public insurance but cannot afford the cost of their specialty therapeutics. Chronic Disease Fund maintains separate Disease Trusts with separate funds for each of the disease states covered. Under the copay assistance programs a specific set of drugs for each diagnosis is covered. As new drugs are approved by the FDA, they are considered for inclusion. (877)968-7233, or www.cdfund.org.

Donated Dental Services -The Donated Dental Services (DDS) program is a collaborative, direct way that the dental profession reaches out to individuals with special needs. Because of the extraordinary compassion of over 15,000 dentists and 3,000 dental laboratories across the country, DDS tends to the essential and comprehensive dental care needs of our nation's most vulnerable people; disabled, elderly or medically-compromised individuals who cannot afford necessary treatment nor get public aid. Participation could not be easier. Dentists and labs take care of the patients, DDS does everything else; no headaches, no red tape. A DDS Coordinator is the liaison between the patient, the labs and the dentists, answering any and all questions, assisting the patient, the lab and the dentist with anything and everything. The goal of DDS is to return patients to good oral health, enabling them to reach an affordable maintenance level. 877-447-0706 www.nfdh.org

Health Transaction Network -the first national, electronic healthcare transaction network in the U.S., providing easy, convenient and affordable access to routine, preventive and primary healthcare services for the uninsured and underinsured. Access to healthcare services in the network is provided through the use of a high-tech health card, which can be obtained by consumers at a number of participating healthcare provider locations around WNY. A variety of primary, preventive and wellness care services are offered at numerous quality WNY healthcare provider locations, including hospital systems, physicians offices, dental care providers, eye care providers, therapists, etc. 716-250-5040 or www.HTNnet.com

Liberty Medical Supply- discounts on diabetic and ostomy supplies we work with your physician, Medicare or your insurance company. Liberty specialist will review all your documents with you. We verify your information, benefits and eligibility. Liberty bills Medicare or your insurance for you. Everything is quickly and conveniently set up for you.1-800-972-0557 <http://www.libertymedical.com/>

Patient Services Incorporated (PSI) – Helps people with specific conditions regardless of income. Offers premium assistance for COBRA, high risk insurance pools and private health insurance. 1-800-366-7741 www.uneedpsi.org

Patient Assess Network –helps people with co-pays / co-insurance that have a cancer diagnosis. Also helps with copays for kidney anti-rejection drugs, Tel. 1-866-316-7263, www.panfoundation.org

WNY Breast Resource Center-When breast cancer is first diagnosed, it is important that patients and their families have the information and support that they need, when they need it and in a way that they can understand. A visit to The Breast Resource Center at Roswell Park can help. The Breast Resource Center is staffed by dedicated breast cancer information specialists who will help answer your questions and “translate” medical terms and procedures in easy to understand language. No question is too big or too small.

- Help thinking of questions to ask about recovery & rehab.
- A picture that says a thousand words: for example, the Resource Center stocks photographs of anatomy, cancer cells, how breasts look after surgery, etc.

- Information for young children and teens to help them understand and cope with the family situation.
 - Information about where you can get a temporary or permanent prosthesis and lingerie.
 - Information on local or internet support groups and counseling programs.
 - A free wig for women who are on chemotherapy and have lost their hair. We also have hats and scarves, sewing and crochet patterns, and schedules of Look Good, Feel Better beauty makeovers.
 - Information about Roswell Park research, services and community activities.
- You do not need to be a patient at Roswell Park Cancer Institute to use the WNY Breast Resource Services! Give us a call. Elm & Carlton Streets, Buffalo, New York 14263
716-845-4432 Joanne.Janicki@RoswellPark.org

Prescription Discount Cards

CVS PHARMACY – offers a discount card- apply at any CVS pharmacy

Costco/Sam’s Club Discount Pharmacies – Must be a Costco or Sam’s Club member. Discounts on Rx for members. Basic memberships start at \$50 (Costco) and \$40 Sam’s Club Good at in-store pharmacy or on-line pharmacy. Visit www.costco.com or www.samsclub.com or visit your local store for a membership application

Cap Rx Program- free discount card, provides discounts on prescriptions, diabetic supplies, smoking cessation and durable medical equipment. Call 732-946-2585 or www.caprxprogram.org/actnow

Eckerd Health Discount Plan-provides discounts on medical supplies, prescriptions, and health care such as chiropractic hearing, podiatric etc <http://www.eckerddiscountplan.com/home.aspx>.

FreeRxPlus - This FREE card provides savings of up to 75% on Prescription Medication and up to 50% on the retail prices of Lab and Imaging Services. Discount Benefit Solutions, LLC is dedicated to helping you control your healthcare costs. **FREE** discount programs providing significant savings on Prescription Medications, Imaging Services and Lab Services.

Prescription Savings: The FreeRxPlus® program provides you **FREE access to savings up to 75%** on your medications. Anyone with or without prescription coverage can take this card to a participating pharmacy and receive immediate savings on their medication.

Imaging Service Savings: Our imaging discounts provides you **FREE access to savings up to 50%** off the retail price on imaging services via over 2,000 locations across the USA.

Lab Tests Savings : Our labs discounts provides you **FREE access to savings up to 50%** off the retail price on lab tests via over 2,000 locations across the USA. 1-800-808-1213 or www.freerxplus.com

Kmart Pharmacy Prescription Savings Club - For an annual \$10 enrollment fee, you and your household will become members of the Kmart Pharmacy Prescription Savings Club. When you join, the \$10 fee will be added to the price of your prescription.

- Get a 30-day supply of your prescription medications for only \$5 and a 90-day supply of your prescription medications for up to \$15.
- Get 5-35% off all other generic prescription medications.

- Get 5-20% off all other brand-name prescription medications.

Proact Discount Card- Provides discounts on prescriptions, vision services and hearing products. Phone: 1-877-776-2285 Apply at www.proactrx.com or at www.nyrxdiscountcard.com

Rite Aid RX Savings Card Free. For those who don't have insurance or whose insurance doesn't cover all prescription costs. Offers savings on more than 500 common prescriptions. Cardholders pay \$8.99 for 30-days of select generics, and \$15.99 for 90 days. Save 20% on other name brand and generic prescription medications and 10% on Rite Aid Brand products. www.riteaid.com/pharmacy/rx_savings.jsf

Tops Market Drug Discount Card - Annual Fee \$20.00/person \$30.00/Family. Save up to 10% off the price of brand name drugs. Select Generic medications are \$3.99 per 30 day dose. Application available at your neighborhood Tops Markets or www.topsmarkets.com

Walgreens Prescription Card - Is a program that helps reduce prescription costs for patients who are uninsured or underinsured. Note, persons enrolled in any publicly funded health care program, state or federal, such as Medicare, Medicaid or TRICARE, are ineligible for the Prescription Savings Club. Over 400 generic medications priced for less than \$1 a week on specified 90 day supplies. (See valued price generics list) Costs \$20 a year for an individual, \$35 for a family (a family can include an individual, spouse, any dependents under the age of 23 and pets). Offers savings on over 5000 brand and generic drugs. Offers customers a 10% rebate on their purchases of any Walgreens-brand products, including all in-store Photofinishing services. This rebate will be available for use on their next purchase by swiping their card on the pin pad during the transaction. Has a Pricing Tool that allows you to look up the Savings Club price for a patient's prescription. You can then inform the patient of the savings before they decide to join the Club. Go to www.walgreens.com for more info.

Wal-Mart Rx Card- Discount prescription program. \$4.00 for a 30 day supply, \$10.00 for a 90 day supply. Please bring your paper prescription to a Wal-Mart Pharmacy. Future refills for this prescription can be ordered online for in-store pickup or home delivery.

Prescription Discount Services

AARP Member Choice Program - Age 50+ and AARP Member not currently insured through AARP's Health Care Option. Discounts up to 53% on more than 5,000 prescription drugs. Fee is AARP membership fee of \$12.50 per year plus \$19.95/person annual fee. Discount depends on Rx. Good at mail order and participating local pharmacies. 1-877-231-6015 or www.aarphealthcare.com

AARP Health Care Options Prescription Savings Plan and Pharmacy Savings Plan – Age 50+ and AARP member. (Pharmacy Savings Plan is only for Medicare Supplement Plan holders). Discounts up to 47% on more than 5000 prescription drugs. Fee is AARP membership fee of \$12.50 per year plus cost of health plan insurance. Discount depends on Rx. Mail order and participating local pharmacies. 1-800-523-5800 or www.aarphealthcare.com

AIDS Drug Assistance Program (ADAP) - must be low income, uninsured or underinsured with HIV/AIDS. 1-800-542-2437. www.atdn.org

AstraZeneca Medicines - The AZ&Me™ Prescription Savings program for people without insurance is designed to provide AstraZeneca medicines at no cost to qualified patients. This patient prescription assistance program can help patients who do not have prescription drug coverage and who meet other eligibility criteria. You may be eligible to receive up to a 90-day AstraZeneca prescription at no cost,

delivered to your home or physician's office. Review the list of medicines available through this program. You or your doctor can request refills when needed. You can get one-on-one support to help you identify and access health and drug coverage and services for which you may qualify. Once accepted, you remain enrolled for one year. At the end of that year you can reapply. <http://www.astrazeneca-us.com/> 1-800-236-9933.

APP Pharmacy-a discount plan that specializes in discounts for chronic conditions. Telephone 1-800-677-4323 www.accentrx.com

Cancer Care Co-Payment Assistance Foundation- a nonprofit organization that helps people being treated for cancer afford co-payments for chemotherapy and targeted treatment drugs, ensuring their access to care for prescribed treatments. Provides copay assistance if you've been prescribed an oral or intravenous medication (chemotherapy) and can't afford the out-of-pocket cost. You must meet certain criteria. You must be insured. You must have a limited income, up to four times the federal poverty level. Call 866-55-copay for more information. <http://cancercarescopay.org>

Caring Voice Coalition – May help pay for some of the cost of your prescription drugs for certain medical conditions. You must be diagnosed with one of the following conditions: pulmonary hypertension, idiopathic pulmonary fibrosis or Alpha 1. 1-888-267-1440.

Express Script- offers discounts on prescriptions, dental hearing and eye care. Tel. 1-800-854-4469 www.Expressscript.com

Forest Pharmaceuticals Patient Assistance Program -This program provides certain Forest products to patients who are unable to afford the cost of their medication and whose income falls below a certain limit. Eligibility for this program is based upon information you and your licensed practitioner provide on the application form. If you are approved, you will receive a three-month supply of the Forest product you require at no charge. Forest will ship your medication to your licensed practitioner's office for them to dispense to you. Call 1-800-851-1605 Online www.forestpharm.com/pap/

GlaxoSmithKline -Discounts on their products- <http://bridgestoaccess.gsk.com>

The Leukemia & Lymphoma Society- Copay assistance Program offers help paying for the treatment related copays, private health insurance copays and premiums. It can also help you pay for Medicare Part B, Part D, Medigap and private plan premiums and copays. Check the website for services provided. www.lls.org or call 800-955-4572

Medco Health-YOURxPLAN – Enrollment Nov. 15-Dec 31. You must be enrolled in Medicare. Discounts on thousands of brand name and generic Rx. \$100 annual deductible excluding generics. Generic copay is \$5. Good at local pharmacies and mail order. 1-800-758-3605 or www.yourrxplan.com

Merck-provides discount on their products- Phone: 908-423-1000 <http://www.merck.com/>

MS Lifeline- Helps with Rebif Copays- Enrollment is easy and automatic for eligible participants who have been newly prescribed Rebif therapy or are restarting therapy after having previously discontinued Rebif for at least 90 days. No application process or paperwork is required. Just ask your doctor to send a Rebif prescription form to MS LifeLines or call 1-877-447-3243 to learn more.

MS active source- for assistance with Avonex or Tysabri – call 1-800-456-2255

National Marrow Patient Assistance Program and Financial Assistance Fund - For people who used the

National Marrow Patient Assistance Program’s donor registry. The transplant must have been “unrelated”, meaning that your donor is not a family member. May help pay for some costs of prescription drugs when recovering from a marrow transplant. E-mail patientinfo@nmdp.org or call 1-888-999-6743

National Organization for Rare Disorders (NORD) - Medication Assistance programs help people obtain Rx they could not otherwise afford or that are not yet on the market. Over 1,100 rare diseases are listed on NORD’s website. 1-800-999-6673 or www.rarediseases.org

NeedyMeds- provides linkage to discount cards. And patient assistance programs – NeedyMeds.org

Novartis Pharmaceuticals Corporation- Novartis is committed to providing access to our medications for those most in need through the Novartis Patient Assistance Foundation, Inc. (PAF). PAF provides assistance to patients experiencing financial hardship who have no third party insurance coverage for their medicines. 800.277.2254

To be eligible for Novartis PAF, patients must:

- Be a U.S. resident
- Provide proof of income within program guidelines
- Not have private or public prescription coverage

OMC- discount pharmacy- 1-800-809-1389 www.advantagerx.com

Partnership for Prescription Assistance – This group brings together America’s pharmaceutical companies, doctors, health care provider’s patient advocacy organizations and community groups to help qualify patients who lack prescription coverage get the medicines they need through the public or private program. **Through this site, the Partnership for Prescription Assistance offers a simple point of access to more than 475 public and private patient assistance programs including more than 180 programs offered by pharmaceutical companies. You can call 1-888-04PPA-NOW (1-888-477-2669) or www.pparx.org**

Patient Advocate Foundation Co-Pay Relief (CPR) - Provides direct co-payment assistance for pharmaceutical products to insured Americans who financially and medically qualify. You must be diagnosed with and taking medication(s) for one of the following conditions: diabetes, breast cancer, colon cancer, kidney cancer, lung cancer, lymphoma, prostate cancer, sarcoma, macular degeneration and other medical problems caused by your cancer treatment. 1-866-512-3861 www.copays.org

Patient Assistance - Commonly referred to as PAP, Patient Assistance Programs are services offered by pharmaceutical companies for those who cannot afford their medication. Patient assistance programs are available to low-income individuals or families who are under-insured or uninsured and are provided to those who meet the eligibility guidelines. Assistance may range from reduced cost of drugs to free medicine. Each drug that a company offers will have its own unique program and may have a different eligibility requirement than the other drugs they offer. As there is no unified standard of designation for these programs, you may also see them referred to as medication assistance programs, indigent drug programs, and charitable drug programs. 1-888-788-7921 www.patientassistance.com

Patient Services Inc. - Patient Services evaluates an individual's financial, medical, and insurance situation to determine who is eligible for premium or co-payment assistance. They provide help for many illnesses and offer many types of financial assistance. If you would like more information about the financial help available from Patient Services for the treatment of any of the listed diseases, please call 1-800-366-7741. Or log on to www.patientservicesinc.org

Pfizer MAINTAIN Program

The Pfizer MAINTAIN program will help eligible people in financial need continue to get their Pfizer medicines if they have recently become unemployed and do not have prescription coverage. Beneficiaries of the program will get their Pfizer medicines for free for up to a year or until they become re-insured (whichever comes first).

- **Eligibility:** Individuals and their immediate family members are eligible for this program if they have become unemployed since January 1, 2009. They were prescribed and taking a Pfizer medicine for at least 3 months prior to becoming unemployed and enrolling in the program. They lack prescription drug coverage. They can attest to financial hardship.
- **Enrollment:** Applicants will be asked to complete an easy, one-page form, attest to financial hardship and provide proof of unemployment. The program does not require people to verify income and, as the program was designed for people who already have a Pfizer prescription, it will not be necessary to visit the doctor prior to applying to Pfizer MAINTAIN. Pfizer will process applications within two to three weeks.

For more information call 1-866-706-2400 or visit www.PfizerHelpfulAnswers.com

Pharmacy Reward Plan – Open to all. Savings on a variety of prescription drugs. No fee. Discount depends on Rx. Local pharmacies. www.pharmacyreward.com

Pharmaceutical Company Patient Assistance Programs (PhRMA) – Usually low income with no other Rx coverage. Free or heavily discounted Rx is for limited duration (often 90 days.) You must have internet access to search. You can search by drug name, company or class. For a directory of programs contact www.healingpatients.org or 1-888-477-2669 or www.rxassist.org or www.rxhope.org 1-908-713 7600 or www.needymeds.com

Prescription Benefits Inc. – Open to all. Discounts of up to 75% depending on Rx. Average discount of 21%. Annual Fee of \$48/person or \$60/family. 60 day money back guarantee offered. Local pharmacies. 1-800-344-8134 or www.rxbenefits.com

The Prescription Assistance Program- is a privately owned, family run service dedicated to helping patients across the country afford their prescription medicines. This nationwide patient advocate group helps people take advantage of over 800 prescription payment assistance programs that are offered by the major drug companies and other sponsors. The Program's goal is to try to find a way to pay for the medicines their doctor prescribes for their health conditions. The Prescription Assistance Program wants everyone to know that free or low cost prescriptions may be available to them. The Program helps patients and their doctors find and apply for these programs. Patients can apply on our website, www.PrescriptionAssistanceProgram.com/rxcards.php or call 1-888-507-9123 to speak with a benefits coordinator.

Roche/ Genentech Patient Access Program. Through its Genentech Access Solutions program, the company provides patients and healthcare providers with coverage and reimbursement support, patient assistance and informational resources. Patient assistance support is for those eligible patients in the United States who do not have insurance coverage or who cannot afford their out-of-pocket co-pay

costs. For patients and their health care providers, Genentech Access Solutions provides coverage and reimbursement support, patient assistance and information resources. For more information on potential assistance options, please call (866) 4 ACCESS or visit GenentechAccessSolutions.com

RxAssist - Patient assistance programs are run by pharmaceutical companies to provide free medications to people who cannot afford to buy their medicine. RxAssist offers a comprehensive database of these patient assistance programs, as well as practical tools, news, and articles so that health care professionals and patients can find the information they need all in one place. RxAssist is a resource center with information about patient assistance programs. Medicare Part D, programs for low cost medications and any other issues related to pharmaceutical access. www.rxassist.org

RxHope - is exactly what its name implies...a helping hand to people in need in obtaining critical medications that they would normally have trouble affording. They act as your advocate in making the patient assistance program journey easier and faster by supplying vital information and help. - www.rxhope.com or dial 1-877-267-0517.

Rx Outreach – Must have 2009 income less than \$24,500 (\$33,000/married). No enrollment fees. 1-800-769-3880 or www.rxoutreach.com

Rx Savings Plus – For uninsured or underinsured individuals. Up to 20% savings on Rx; more for certain oral contraceptives and hormone replacement therapy treatments products. No fee, discount depends on Rx. Local pharmacies. 1-877-673-3688 or www.rxsavingsplus.advancers.com .

Schering- Plough – discounts on their products/ no cost www.Scheringplough.com

Together Rx Access - a prescription savings program that helps qualified individuals and families save approximately 25%-40% and sometimes more on over 275 brand-name prescription drugs and other prescription products, as well as a wide range of generic drugs. It is absolutely free to enroll in Together Rx Access. There is no fee to apply for or to receive the card. After you receive your card, present it along with a doctor's prescription or refill at a participating pharmacy. <http://www.togetherrxaccess.com/>

The Health Well Foundation – Helps pay your drug co pays if you have insurance or your monthly premium. You must be diagnosed with Acute Porphyries, Anemia associated with Chronic Renal Insufficiency/Chronic Renal Failure, Chemotherapy Induced Anemia/Chemotherapy Induced Neutrogena and other systems. 1-800-675-8416 or www.healthwellfoundation.org