

Erie County Department of Senior Services Insurance Resource Center- (HIICAP)

Health Insurance Information Counseling & Assistance Program
(716) 858-7883

www3.erie.gov/seniorservices/health_insurance#hiicap

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 800-803-8508 (Public Policy and Education Fund) or 800-346-2211 or New York State of Health 1-855-355-5777.

6. NO HEALTH INSURANCE/Dental 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/Dental Clinic* 19 years and older.
175 Jefferson Ave, Buffalo, NY 14210 - 856-2400 (**\$20.00 fee**)
Monday- 5:00 pm- 7:30 pm
Wednesday- 8:30-11:30 am
Thursday- 5:30-7:30 pm
Friday- 1:30-4:30 pm
- *Community Health/Dental Center-**Buffalo***-
Mon- Fri 8am-4pm: 34 Benwood St,
Buffalo, NY 14214 - 986-9199
- *Community Health/Dental Center-**Cheektowaga*** -
934 Cleveland Dr, Cheektowaga, NY 14225 - 304-1056
- *Neighborhood Health/Dental Center-**Riverway*** –
1569 Niagara St, Buffalo, NY 14213 – 427-7000
- *Neighborhood Health/Dental Center-**Northwest*** –
155 Lawn Ave, Buffalo, NY 14207 - 875-2904
- *Neighborhood Health Center-**Bridgeview*** –

1080 Niagara St, Buffalo, NY 14213 – 493-2000

- *Neighborhood Health/Dental Center-Mattina* –
300 Niagara St, Buffalo, NY 14201 - 242-8600
Spanish speaking
- *Neighborhood Health/Dental Center-Blasdell* –
4233 Lake Ave, Blasdell, NY 14219 - 332-3070
- *Neighborhood Health Center-Southtowns* –
151 Elmview Ave, Hamburg, NY – 14075 - 648-4345
women’s health only
- *Jericho Road Family Practice*- 184 Barton, **Buffalo**, NY
14213 – 881-6191; 1021 Broadway,
Buffalo, NY 14212 - 529-3020;
- *University of **Buffalo** Dental School*-158 Squire Hall
University of Buffalo, South Campus-
3435 Main St, Buffalo, NY 14214 - 829-2732

Baker Victory- 1382 Baker Alley, Lackawanna N.Y. 14218
716-828-9500

Erie County Medical Center- 462 Grider Buffalo, N.Y.
14215; 716-898-3000

Erie County Medical Center Dental clinic- 800 Hertel Ave.
Buffalo, N.Y. 14216; 716-218-7399 most insurances
accepted. Sliding scale payments for the uninsured.

~ 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

IMMEDIATE/URGENT CARE CENTERS: The following centers are not subsidized; they may require advance private payment; and/or, they may accept health insurances.

- **WellNow Urgent Care Locations:**
1956 Ridge Rd; West Seneca 14224; 608-0041; 8:00a-8:00p
3245 Southwestern Blvd; Orchard Park 14127; 608-2226; 8:00a-8:00p
3450 Union Rd; Cheektowaga 14225; 395-2043; 7:00a-11:00p
4827 Transit Rd; Depew 14043; 608-2236; 8:00a-8:00p
3921 Harlem Rd; Buffalo 14226; 541-0550; 8:00a-8:00p

(cont’d)

3980 Sheridan Dr; Amherst 14226; 541-0224; 8:00a-8:00p
5965 Transit Rd; E Amherst 14051; 428-5545; 8:00a-8:00p
1751 Sheridan Dr; Tonawanda 14223; 541-0234; 8:00a-8:00p

- **WNY Immediate Care Locations:**

2497 Delaware Ave; Buffalo 14216; 874-2273; M-F; 9:00a-9:00p;
Sat/Sun; 9:00a-8:00p
2099 Niagara Falls Blvd; Amherst 14228; 564-2273; M-F; 9:00a-9:00p;
Sat/Sun; 9:00a-8:00p
5014 Transit Rd; Cheektowaga 14043; 684-2273; M-F; 9:00a-9:00p;
Sat/Sun; 9:00a-8:00p
3050 Orchard Park Rd; Orchard Park 14127; 675-3700; M-F; 9:00a-9:00p;
Sat/Sun; 9:00a-8:00p
7616 Transit Rd; Williamsville 14221; 204-2273; M-F; 8:00a-6:00p;
Sat/Sun; closed

- **Excelsior Urgent Care Orthopedic Locations:**

3925 Sheridan Dr; Amherst 14226; 391-3631; M-F; 8:00-9:00p;
Sat; 9:00a-2:00p
8750 Transit Rd #105; East Amherst 14051; 250-9999; M-F; 8:00-4:00p
260 Red Tail; Orchard Park 14127; 671-3073; M-F; 8:00a-4:00p

- **Kenmore Immediate Care;** 2949 Elmwood Ave; Kenmore, N.Y. 14217;
800-3040; 9:00a-6pm (open every day)

Comparison of Dental Plans: www.DentalInsurance.com (800) 296-3800

AARP Dental Insurance-

Provided by Delta Dental-1-866-583-2085
<http://www.deltadental.com/Public/index.jsp>

Great Expressions Dental Centers (formerly American Dental Centers – This is a membership group. The annual fee includes two dental exams, two treatment plans, x-rays up to full series (once a year) and cleaning - prophylaxis (one per year). Other services are discounted. Must use their dental offices. Family rates available. 1-888764-5380 or <https://www.greatexpressions.com/special-offers/spp-home>.

Health Economics Group, Inc.’s Dental Network Card Program –

Offers referral services to dentists in your area who are willing to accept lower fees as full payment for people without dental insurance. To find out more information, call 1-800-666-6690 (outside Greater Rochester area), 585-241-9500 (Greater Rochester area), or <https://www.heginc.com/dental/enrollment-form-individual.html>.

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.**
- **Call the manufacturer of the medication to see if there is a program to help pay for it. Ask the doctor for samples of your medication.**
- **Check all the prescription assistance programs and discount cards for best price.**

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. (\$4,530/mo. for a family of one; \$6,103/mo. for a family of two; \$7,676.67/mo. for a family of three; \$9,250/mo. for a family of four (in 2022). On the internet, go to NY State of Health.ny.gov or call 1-855-355-5777 or 716- 855-1522 or Neighborhood Legal Services-716 847-0650 and ask for a navigator.

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 **OR** contact the local program office of Erie County Cancer Services at 716-858-7376.

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. To apply, call 1-800-698-4543. www.health.ny.gov/health_care/child_health_plus/

Community Health Advocates (CHA) – Provide information on how to get health insurance (including small businesses); how to use the coverage; how to fight a coverage denial; how to resolve a medical bill; help for those not eligible for Medicare. In-person advocates available out of this area. Contact cha@cssny.org or 1-888-614-5400 or visit www.communityhealthadvocates.org.

ESSENTIALS PLAN- Available to New York state residents who are low income and do not qualify for Child Health Plus or Medicaid. The New York Essential plan provides outpatient, hospital and prescription coverage. Some companies offer a low-cost dental services rider. Income cap for a family of one is \$37,650 , \$51,100 for a couple in 2024 Call 1-855-355-5777 or Neighborhood Legal Services 716-847-0650.

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. Call EPIC at 1-800-332-3742 for an application /more information.

Erie County Cancer Services Program – provides colon cancer screening, mammograms, PAP smears, breast exams- 716-858-7376

Federal Employee Health Benefit Program- Federal employees and retirees and covered family members- offer low-cost Rx with participating pharmacies only. www.opm.gov/healthcare-insurance/healthcare/plan-information

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. Get answers and find tips to help improve your health and prevent disease. 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. www.irs.gov/credits_deductions/individuals/hctc

The HealthWell Foundation – When health insurance is not enough, this organization helps to fill the gap by assisting with drug copays, medical copays, health insurance premiums, deductibles, coinsurance, and out of pocket expenses. To find out if you qualify, call 1-800-675-8416 or visit: <https://www.healthwellfoundation.org/>.

LawHelp.Org/NY – Helps low-income New Yorkers solve legal problems such as consumer debt, disability, housing, immigration, medical debt and taxes. More information can be found at: <https://www.lawhelpny.org/>.

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. www.irs.gov/credits_deductions/individuals/hctc

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, Prenatal Care Assistance Program (PCAP), State Aid etc. (716) 859-8979 <http://www.kaleidahealth.org/services/display.asp?pt=G&p=1443&s=540>

New York State Department of Health - Uninsured Care Programs 1-800-542-2437 or 1-844-682-4052; www.health.ny.gov/forms/doh-2794.pdf

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; www.ovs.ny.gov/victim-compensation .

NYS Department of Health 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. apps.health.ny.gov/pdpw/SearchDrugs/Home.action

NYS Uninsured Care Programs The Uninsured Care Programs provide access to free health care (Drugs, Outpatient Primary Care, Home Care, Insurance Premium Payments, and Pre-Exposure Prophylaxis to prevent HIV infection) for New York State residents who are uninsured or underinsured. The Uninsured Care Programs are committed to working closely with providers and individuals to support access to the wide range of options for payment for health care services and medications for persons living with or at risk of acquiring HIV/AIDS. Toll Free 1-800-542-2437 or 1-844-682-4058; out of state: (518) 459-1641.

www.health.ny.gov/diseases/aids/general/resources/adap/index.htm

NYS Growing up Healthy - 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 Helpline 1-800-522-5006; dohweb@health.state.ny.us

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. profiles.health.ny.gov/hospital/pages/financial_aid_info/

Tricare- Military retirees who have served at least 20 years. Must be registered with Defense Enrollment. No enrollment fees. Low-cost Rx. 1-877-363-1303 or www.tricare.mil/coveredservices/pharmacy .

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. 1-877-327-0022 www.myhealthvet.va.gov .

Vision/Hearing Services

Dr. Ann Stadelmaier Hearing Aid Fund - www.hearingevaluationservices.com or www.wnylions.org ; 716-833-4488

Eye Care America- Provides eye exams and up to one year of care to US citizens and legal residents through volunteer ophthalmologists at no out of pocket costs to those who qualify. 1-877-887-6327 or <https://www.aao.org/eyecare-america> .

Hear Now – Provides hearing aides to people with no other resources. Takes asset level into consideration. info@Starkeyfoundation.org; 1-866-354-3254

Lighthouse International – worldwide organization dedicated to overcoming vision impairment through rehabilitation, education, research and advocacy. 1-800-2844422, www.lighthouseguild.org.

New Eyes for the Needy – New Eyes for the Needy can purchase new prescription eyeglasses for children and adults facing financial hardship who are living in the United States. 1-973-376-4903, www.new-eyes.org.

New York State Commission for the Blind – Information on programs for older adults: 1-866-871-3000 or visit <http://ocfs.ny.gov/main/cb/>.

The Lions Club of Buffalo, The Host Club helps 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 statewide initiative that provides free breast, cervical and colon cancer screenings and education to eligible uninsured and underinsured people. The Medicaid Cancer Treatment Program is a Medicaid Program for eligible persons who are found to need treatment for colon, breast or cervical cancer; prostate; or pre-cancerous conditions. Once enrolled in the MCTP, full Medicaid coverage is provided for an initial period or enrollment determined by the type of cancer being treated. Enrollees must receive services from a Medicaid enrolled provider in order to have their services covered. For more information about MCTP eligibility, please call 1-866-442-2262; <https://www.health.ny.gov/diseases/cancer/services/>

Chronic Disease Fund (My Good Days) – 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. 1-877-968-7233; www.Mygooddays.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 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. 1-800-255-2100; nysdentalfoundation.org

Accessia Health (Formerly Patient Services Inc.)-Our programs provide financial assistance with copays and prescriptions, health insurance premiums, infusion and nursing services, ancillary costs, travel costs, and more – all at no cost to you.– <https://www.patientservicesinc.org/> tel . 1-800-366-7741.

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

Roswell Park 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 roswellpark.org

Prescription Discounts

Cost Plus- consumer purchases covered prescriptions at cost plus 15% plus \$3 pharmacist fee-**cost plus drugs.com**

CVS PHARMACY – They offer a discount card; apply at any CVS pharmacy. They also have a smartphone app to track, redeem and save. cvs.com/extracare

Costco/Sam’s Club Discount Pharmacies – Must be a Costco or Sam’s Club member. Discounts on Rx for members. Basic memberships start at \$60 (Costco) and \$45 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- Is a Community Assistance Program that vies away free discount card, provides discounts on prescriptions, and includes a drug pricing lookup tool. Call National Benefit Builders, Inc. at 1-888-311-6224 ext 115 or www.caprxprogram.org/actnow

Familywise – Offers a free discount card; use pricing tool to find the lowest price at pharmacies nationwide; <https://familywise.org> ; 1-844-234-3057

FreeRxPlus - This FREE card provides savings of up to 85% on Prescription Medication and can be used even if you have insurance and a copay of \$10 or more; can also be used for some pet medications. 1-888-412-0869

Good Rx.com:- Free drug savings card and coupons and lookup tool; professional online healthcare assistance with membership at \$19/call or without membership at \$49/call.

Higi Rx Savings Card: Save up to 85% on generic drugs. Higi Station available at all Rite Aid locations with lookup tool or on website: www.higi.com ; member help desk: 1-877-684-0032.

Radiology Assist Program: Free resource that gives access to affordable diagnostic imaging up to 50% off. Grants are available for financial hardship. Appointments must be scheduled through the program. Radiology Assist.com

Lab Tests Savings: Our labs discounts provide you access to savings up to 50% off the retail price on lab tests; must enroll online to receive the card. www.wellcardsavings.com/publiclabsavings.aspx

Needy Meds Drug Discount Card: Is a free and anonymous card that cannot be combined with insurance and doesn't count toward Part D coverage gap. Can also help for prescription OTC medications and medical supplies (www.needymeds.org/dme). Download and print at (<https://www.needymeds.org/drug-discount-card>) or call (800-503-6897).

New York Rx Card: Provides discounts on prescriptions up to 80%; www.nyrxdiscountcard.com

Optum Perks Union Plus Card: Up to 80% discount off RX to help union families. Do not have to be a union member; cannot be used with other insurance like Medicare. Visit www.unionplus.click/rx2 or call Optum Perks at 1-866-407-8901.

Singlecare: Free. Save up to 80% off all prescriptions up to \$150 by just showing the card at the pharmacy. Request your care at: www.singlecare.com/rx; www.sithinglecare.com may provide additional healthcare savings. Tel. 1-844-234-3057

Tops Market Drug Discount Card - 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.

Walmart 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. 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.

BI Care Patient Assistance Program – Covers eligible drugs: Aptivus Capsules; Atrivent HFS; Combivent Respimat; Glyxambi; Jardiance; Jentadueto; Jentadueto XR; Spiriva Handihales; Spiriva Respimat; Stiolto Respimat; Striverdi Respimat; Synjardy; Synjardy XR; Tradjenta; Trijardy XR; Ofev. See application to see if you are eligible.

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 866-552-6729 for more information. <http://cancercarecopay.org>

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 1-800-222-6888; www.ABBVIE.com

GlaxoSmithKline -Discounts on their products- <http://GSKforyou.com> ; 1-866-475-3678

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/copay or call 877-557-2672.

Lilly Cares Foundation- Provides assistance towards the cost of Lilly products- 1-800-545-6962

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.merckhelps.com/programs.aspx>

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 or others – call Biogen at:1-800-456-2255

MyGoodDays.org – Co pay assistance for prescriptions, diagnostic procedures (if eligible), and other treatment assistance as eligible (for diseases covered and those accepting applications until funding is depleted): Go to patient information and explore “FAQ” (frequently asked questions).tel.877-968-7233. Explore needymeds.org for more prescription assistance programs (PAPs).

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 Multiple Sclerosis Society – For those taking or considering taking Multiple Sclerosis medications, finding and paying for disease modifying therapies, or to find out which programs may fit your needs, there are step-by-step guides to help. There is a listing of medications and their manufacturers that you may contact; an online infusion center finder; and a list of additional resources to contact for programs to help people pay their co-pays or other financial assistance when they have insurance. A financial resources page is available to help find assistance with expenses for other than MS medications.

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; patient assistance programs; clinics/coupons/rebates; and search tools – www.needymeds.org or call 800-503-6897.

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

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

Partnership for Prescription Assistance – Medicine Assistance tool. 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 /Medicine Assistance Tool 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) mat.org . PatientAssistanceToday.com; 1-877-703-5164**

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. www.patientassistance.com

Janssen Care Path: A list of programs of financial assistance for their brand of pharmaceuticals: www.janssencarepath.com ; 1-800-553-3851

Accessia Health - 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 Assistance Program Accessia Health by Pathways for the treatment of any of the listed diseases, please call 1-800-366-7741. Or log on to www.accessiahealth.org

Pfizer Program

Applicants will be asked to complete an easy, one-page form, attest to financial hardship; one-person-\$49,860; two-people-\$67,640. For more information call 1-866-706-2400 or visit www.PfizerPAPconnect.com .

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 1-866-422-2377 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 .

Rx Outreach – Must have 2022 income less than \$54,000 (\$73,000/married). No enrollment fees; mail order pharmacy. Call 1-800-769-3880 or www.rxoutreach.com

Rx Savings Plus – For uninsured or underinsured individuals. Up to 80% savings on medications, pet supplies, and OTC items with a doctor's prescription. The no fee, discount card cannot be used with your current insurance benefit, but you are able to use the card on non-covered medications depending on the medication and the pharmacy cost. 1-877-673-3688 or www.rxsavingsplus.com

Together Rx Access - a prescription savings program that helps qualified individuals and families save approximately 25%-40% and sometimes more on over 250 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/>

ONLINE Rx Options: Online pharmacies can be a great way to save on your prescription drug costs. The following 8 online pharmacies were shopped at for a month's supply (30) of five common generic drugs in February and March 2022. This is what was found.

	Does it ship to all states	Atorvastatin 20mg; for high cholesterol	Celecoxib 200mg; for pain	Duloxetine 20mg; for depression	Clopidogrel 75 mg; for blood clots	Pioglitzaone 30 mg; for diabetes	
Amazon.com/ pharmacy Membership: \$139/year	No Not HI	\$14.60	\$17.00	\$14.90	\$12.80	\$64.70	Wide election of generic and branded drugs. Offers presorted pills packed in daily bundles. Accepts insurance.
Costco.com Membership: \$60/year	Yes	\$13.99	\$7.79	\$8.99	\$6.79	\$13.79	Wide selection of generic and branded drugs. Nonmembers can use in-store pharmacies. Accepts insurance.
CostPlusDrugs.com	No Not NC	\$3.90	\$6.30	\$4.20	\$5.70	NA	Plans to make its own generic drugs which could lower prices more.
Genius Rx.com	No Not AL	\$4.50	\$6.00	\$3.60	\$2.40	\$8.10	Prescriptions for pets are available
Health Warehouse.com	Yes	\$9.90	\$16.50	\$12.00	\$9.80	\$15.00	Wide selection of generic and branded drugs. Can select specific generic drug manufacturers.
HoneyBee Health.com	No Not AL, IN, LA, MT, OR	\$3.00	\$6.00	\$4.00	\$4.00	\$8.00	Can select specific generic drug manufacturers.
Ro.co/ pharmacy	No Go to the website for details.	\$9.90	\$10.74	\$10.74	\$10.29	\$11.97	12-month refills are available.
ScriptCo.com Membership \$50/qtr. or \$140/year	No Not AL, MT, RN, NC	\$.054	\$1.44	\$1.50	\$1.38	\$4.33	Pay Rx at wholesale price