



Resident Reporter

Low Cost Prescriptions Programs Available

■ Healthcare continues to be the number one issue driving votes among Americans 65 and older, and the rising cost of those medications is a major concern. Prescription drugs are often the first line of defense in healthcare, but frequently the cost of these necessary medicines is prohibitive or an unreasonable burden for those on a limited income. Fortunately, there are many programs available, which will provide low-cost or no-cost medications to qualifying individuals. Many pharmaceutical companies have committed philanthropic initiatives with long-standing patient assistance programs. There is no cost to join these programs; no membership fee to pay, and in many instances, your savings are immediate.

The “Together Rx” card

This is a prescription savings program that provides savings to eligible Medicare enrollees on more than 150 widely prescribed medicines. Multiple pharmaceutical companies participate in Together Rx, each with its own savings program. This card is accepted at many retail pharmacies and you can save 20% to 40% off the amount you usually pay. Qualifications include:

- You must be a Medicare enrollee.
- Your annual income must be less than \$28,000 for individuals and \$38,000 for couples.
- You may not have prescription drug coverage (public or private).

Enrollment is free and there is no fee to apply for or to receive the card. This card is not a credit card or an

insurance card. For more information or to apply, call (800) 865-7211 or visit www.together-rx.com.

Patient assistant programs – the Pharmaceutical Research and Manufacturers of America (PhRMA)

PhRMA is a national association of pharmaceutical research and manufactures, with member companies such as Eli Lilly, Bayer Corporation, GlaxoSmithKline, Roche Laboratories, Pfizer, Inc., and Bristol-Meyers Squibb. With over 37 major pharmaceutical businesses in their listing, they have the most comprehensive register of patient assistant programs offered by each drug company. Some things to consider:

- Each company offers assistance for only the product that they manufacture.
- Each company has specific eligibility requirements, which can include:
 - A limit on household income;
 - Certification of medical need for the prescription by a physician;
 - No existing prescription drug coverage available to patient (public or private); and
 - Mandatory completion of specific forms from each pharmaceutical company.
- Each application is evaluated on case-by-case basis.

Each application is free, must be completed in full, and must be filled out *with* your physician. According to PhRMA, more than 3.5 million patients received prescription medicines through these programs and almost 10 million prescriptions with a wholesale value of about \$1.5 billion were filled. Each pharmaceutical company considers these assistance programs essential

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and is committed to public access to lifesaving medicines, particularly for seniors. For more information and to obtain a complete listing of participating companies, call (800) 762-4636 or visit online at www.helpingpatients.org

On-line/International pharmacy websites

Convenience, efficiency, privacy and low cost are many advantages the online pharmacies provide over their brick-and-mortar competitors. A consumer can order medication from the comfort of his or her own home and save time and gas not having to drive to the drug store. Often drug information and price information is available on a company's website, allowing for ease in comparison-shopping, plus online ordering provides consumers increased privacy with their medication and healthcare product requests. Many online pharmacies accept prescription benefit coverage and also offer valuable healthcare information in a searchable format.

Regulatory authority is mainly exercised by the state board of pharmacy of the state in which the online pharmacy is physically located. The same regulations that apply to brick-and-mortar pharmacies also apply to online companies. Federal agencies such as the FDA and DEA also regulate online pharmacies. The National Association of Boards of Pharmacy (NABP) recommends looking for the VIPPS hyperlink seal on pharmacy websites. To be VIPPS-certified, a pharmacy must comply with the licensing and inspection requirements of their state and each state to which they dispense pharmaceuticals. Pharmacies displaying the seal have demonstrated to the NABP compliance with VIPPS criteria, including patients' right to privacy, authentication and security of prescription orders, adherence to a recognized quality assurance policy and provision of meaningful consultation between patients and pharmacists. For more information on VIPPS certification and for a complete list of VIPPS-certified pharmacies, you can contact the National Association of Boards of Pharmacy at (847) 698-6227 or visit www.nabp.net.

Of note, online prescription sites are regarded by most regulatory authorities and professional organizations as unprofessional, and in some states are illegal. Completing only an online questionnaire does not establish a valid patient-prescriber

relationship. Moreover, without a physical examination you could receive inappropriate medication and worsen an underlying, undiagnosed, serious medical condition. An e-pharmacy should request:

- The consumer to mail in the prescription. A faxed prescription is only valid if it is sent directly from the physician who prescribed the medication.
- Online pharmacies should have a toll-free phone number as well as a street address posted on their site.
- Legitimate sites allow consumers to contact pharmacists if they have questions about their medications.
- Do not order from an e-pharmacy which dispenses medications based solely on the consumer completing an online questionnaire without the consumer having a pre-existing relationship with a prescriber and the benefit of an in-person physical examination.

Canadian pharmacies

Be wary of international pharmaceutical companies as the safety and efficacy of these medications cannot be guaranteed. The FDA prohibits the importation of foreign-made versions of prescription medications that are commercially available in the U.S. Many countries' drug research and control programs are not as safety oriented as those in the U.S. and they usually are not manufactured in FDA inspected facilities that have met FDA standards. E-pharmacies based in Canada are extremely popular and can offer tremendous savings on the cost of prescription medication; however, according to the Canadian Pharmacists Association, Canadian pharmacists can only fill prescriptions that have been written by a health professional licensed to prescribe in Canada. Therefore, prescriptions written by American doctors cannot be filled legally by Canadian pharmacists unless they hold a Canadian license. Some online pharmacies may offer to have a Canadian physician co-sign a prescription written by a U.S. physician. This practice is not supported by the pharmacy or medical professions in Canada or the United States, as patient care can be compromised in such situations. It is extremely important to always go to one pharmacy so your pharmacist is aware of all medications you are taking — prescription, over-the-counter and herbal — and your overall health.