

Drug Assistance Update

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Objectives

- Identify different types of medication coverage available
- Discuss limitations of insurance enrollment and coverage windows
- Describe limitations of Medicare Advantage Plans
- Review Available Assistance Options
- Analyze the Medicare Donut Hole and effects on patients

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Types of Medication Coverage

Coverage through a Commercial Plan

- Included with traditional commercial insurance plans – may or may not come with a separate pharmacy benefit insurance card
- Insurance companies have a drug formulary that lists what medications they cover and what tier they are placed on
 - Tier determines copays
 - Tier exceptions can help lower cost
 - Formulary exceptions can help get a medication covered they may not normally include

Coverage through Government Sponsored Plans

- Medicare – coverage can be added through a part D plan or included as part of an Advantage Plan
- Medicaid – Includes medication coverage for 90 day supplies of what they consider "maintenance medications". Non-maintenance medications are covered at 5 prescriptions per month.
 - Medicaid decides what is considered a maintenance medication
- **Almost all current transplant drugs on AL's maintenance list except Zortress**

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Insurance Enrollment Limitations

- If insurance is so necessary, why is it so hard to get?
- Commercial Plans
 - Must sign up during open enrollment or have a qualifying life event
 - QLE examples: moving, marriage, birth/adoption of child, divorce/legal separation with loss of health insurance, primary insured dies
 - Change jobs
 - Not all employers offer health insurance coverage on day 1
- Medicare/Medicaid
 - \$1 of SSI = Alabama Medicaid
 - Family planning Medicaid, breast/cervical cancer Medicaid, etc.
 - SSDI = Medicare AFTER 24 consecutive disability check + waiting period OR 90 days after declaration of ESRD diagnosis
 - Medicare in conjunction with Social Security Retirement

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Medicare Advantage Plans

If it seems too good to be true, it probably is.

- Traditional Medicare is accepted at any doctors office, clinic, hospital, etc that accepts Medicare. You can add part B and D plans to have full coverage. You go anywhere you want.
- Medicare Advantage Plans are managed by whatever company named in the policy
 - Blue Advantage (BCBS)
 - UHC Medicare Advantage (UHC)
 - Humana Gold Choice (Humana)
 - You are paying these companies to decide where you can receive treatment, who you are in network with, which rehab you can go to after hospital discharge, etc.
 - They may be perfectly fine for you or your loved ones, but they also may not be.

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Types of Medication Assistance



- Copay Cards**
 - Only available for commercial plans who have the medication on their formulary
- Patient Assistance Programs**
 - Uninsured patients
 - Medicare patients who cannot afford the medication
 - Have income limits
- Cash Discount Options**
 - GoodRx, SingleCare, etc. (those pharmacy discount cards)
 - Mark Cuban Cost Plus Pharmacy
 - Bypasses insurance, does NOT help deductible
- 340B Discount programs**
 - UAB - High Risk Program

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The Medicare DONUT HOLE Explained

What is the Medicare Donut Hole?
It's This Gap:

SEE MORE

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Questions?

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References

- www.healthcare.gov
- www.Medicaid.Alabama.gov
- www.Medicare.gov

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