It’s In The Cards:
Pharmaceutical Co-pay and Patient Assistance Programs

Jeff Berry
Editor, *Positively Aware*
PAPs, Co-Pays, and ADAPs, Oh My!

- **Patient Assistance Programs (PAPs)** provide free or low-cost prescription medicine to low-income people who are uninsured or under-insured and meet the guidelines.

- **Co-pay assistance programs** cover part or all of the co-pay costs of medications for people with insurance and whose drugs are provided through their health plan.

- **AIDS Drug Assistance Programs (ADAPs)** are a set of federal- and state-funded programs in each state that provide medications to low income patients and provide medications to *around 1/3 of those receiving HIV treatment in the U.S.*

- **The Welvista program** is a non-profit program funded by the Heinz Family Philanthropies and through grants from many of the major pharmaceutical companies designed to facilitate access to HIV meds for those on ADAP waiting lists by streamlining paperwork and using a single mail order pharmacy, rather than having to access multiple patient assistance programs.
Why do we need them?

- **Adherence is a key factor** in the success of any HIV regimen.

- **Prescription drug costs** have been rising at double-digit rates each year for over a decade, and are now the fastest-growing healthcare expenditure.

- A **growing number** of people are either uninsured or underinsured.

- The **uninsured are nearly three times as likely** not to fill a prescription as those with insurance.

- In those states with ADAP waiting lists, there has been a direct correlation with the increasing numbers of people accessing PAPs.
HIV Patient Assistance Programs (PAPs)

- **Stop-gap measure**

- **Income eligibility**
  - based on percentage of Federal Poverty Level (FPL)
  - FPL for an individual is $10,890; higher in HI & AK;
  - proof of income usually required
  - Typically household income only if filing jointly

- **Vouchers** sometimes available for **immediate** access

- **Hardship exceptions** are made on a case-by-case basis—so always ask!
HIV Co-pay Programs

- Cards available from providers or can print online
- Usually no income qualifications, but must have drug coverage through private insurance
- Not open to those on ADAP, Medicare, Medicaid or those in state of Massachusetts
- Generics usually not covered through company programs
- Programs reviewed/renewed on annual basis
- Mail order acceptance depends on payer system and how they are set up; some drug companies now offer a process to provide reimbursement after patient initially pays co-pay upfront when using mail-order
# HIV Drug Co-pay & Patient Assistance Programs

*By law, residents of the State of Massachusetts are not eligible for drug co-pay programs.*

There are a number of ways to get assistance in paying for your HIV medications depending on your financial situation and the coverage you may or may not currently have.

All pharmaceutical companies provide patient assistance programs, or PAPs, for individuals who are unable to afford their HIV medications. These PAPs are typically for patients without insurance who don’t qualify for Medicare, Medicaid, or ADAP. Qualifications and criteria vary by program and are based on a percentage of Federal Poverty Level (FPL). The FPL is currently $10,480 for a single individual. Some companies now cover up to 500% FPL and higher. Patients or providers should contact the manufacturer directly to check eligibility.

Many companies also have co-pay assistance programs which are designed for those who have insurance. These programs may cover all or part of the drug co-pay up to a specific amount, and for a pre-determined period of time. Certain restrictions and eligibility requirements apply (recipients of ADAP, Medicare, and Medicaid are not eligible). Individually, you get the co-pay card directly from your provider, the manufacturer’s website, or by calling a toll-free number. Once enrolled, they bring the co-pay card to the pharmacy when filling their prescription and the pharmacy is reimbursed for the amount covered.

The Fair Pricing Coalition (FPC) regularly meets with drug companies on pricing issues in an effort to help contain costs and improve access to life-saving medications. The existing HIV and hepatitis drug co-pay programs are the direct result of ongoing discussions between the FPC and representatives of the pharmaceutical industry. After concerns were voiced by both the FPC and members of the community over rising costs and lack of access to medications, many companies increased coverage for their co-pay programs, and eased eligibility restrictions.

## Drug Co-pay & Patient Assistance Programs

<table>
<thead>
<tr>
<th>DRUG</th>
<th>COMPANY</th>
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<th>PATIENT ASSISTANCE</th>
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### THIS CHART provides a brief description of currently available HIV co-pay and patient assistance programs.

If you have a problem accessing or using a specific program, call the Project Inform Hotline at 800-822-7622 or call the number listed for each program. Visit wwwPOSITIVELYaware.com and www.fairpricingcoalition.org for more information as details of specific programs may change.
Before you start, remember:

- Nothing is set in stone when it comes to PAPs. Always ask to apply for an exception if at first denied.

- If you are in need of meds immediately, request immediate access.

- Details of specific programs often change, so be sure to ask.

- Some programs you may need to reapply for each year.
Abbott

- Covers Norvir and Kaletra
- 500% FPL for PAP
- Co-pay covers up to $50 per month for Norvir
- Kaletra co-pay covers up to $50 per month for Kaletra, plus up to $50 off 2 other drugs that are part of a Kaletra regimen, $100 total for the other drugs (many other programs now cover more than $50, so be sure to check);
- Co-pay card can be printed online
Boehringer Ingelheim

- PAP Covers Aptivus and Viramune
- 500% FPL for PAP
- Co-pay program for Viramune only, Aptivus not covered
- Phasing out Viramune-IR co-pay program at end of year; PAP will continue for both IR & XR formulations
- Co-pay program for Viramune-XR now covers up to $100; in the form of a MasterCard debit card
Bristol-Myers Squibb

- Covers Atripla, Reyataz, and Sustiva
- 300% FPL for PAP
- Up to $200 per month, per prescription
- Videx (didanosine) & Zerit (stavudine) are not covered by co-pay program or PAP; both available as generic
Genentech/Roche

- PAP covers up to 950% FPL for Fuzeon
- PAP also covers Pegasys and Copegus for Hep C
- No co-pay program
Gilead Sciences

- One program for all Gilead drugs
- PAP is 500% FPL for Complera, Emtriva, Truvada, Viread; 300% for Atripla
- Co-pay covers up to $200 per month, per prescription
- Programs for hepatitis
Janssen Therapeutics

- Covers Edurant, Intelence, Prezista
- PAP covers up to 200% FPL
- Co-pay: You pay first $5, then covers up to $100 per month, per prescription
- Income qualification for co-pay program
Merck

- 500% FPL for PAP
- Co-pay program for Isentress covers up to $400 per month, per prescription
- Print card online at www.isentress.com
- PAP and co-pay programs for Victrelis for hep C
ViiV Healthcare

- Covers all ViiV meds (Combindir, Epivir, Epzicom, Rescriptor, Selzentry, Trizivir, Viracept, & Ziagen)
- 500% FPL for PAP
- Voucher program on PAP for immediate access
- Co-pay program covers up to $100
- Card available through provider or can print online
- Tropism Access Program (TAP)
Other HIV-related savings programs

- **Egrifta** for HIV-associated lipoatrophy co-pay/PAP
- **Trofile test reimbursement**: Monogram; ViiV Tropism Access Program (TAP)
- **Sculptra** facial-filler PAP
- **Lipid-lowering agents** (e.g. Lipitor)
- **Anabolics** (Testim, Androgel)
- Antidepressants, psychotropics
CO-PAY PROGRAMS FOR HEPATITIS B VIRUS (HBV)

- BRISTOL-MYERS SQUIBB--**Drugs covered:** Baraclude  **Contact Information:** 866-715-9050. Ask the operator to speak to someone about the Baraclude Co-pay Benefits Program and ask for a card to be mailed to you.  **Program Details:** The co-pay assistance starts after the first $20 of a co-pay has been paid by the consumer. The co-pay assistance then covers up to $100 dollars per prescription per month. Currently the program runs for six months.

- GILEAD SCIENCES--**Drugs covered:** Hepsera, Viread  **Contact Information:** 888-358-0398  **Program Details:** The co-pay assistance starts after the first $50 of a co-pay has been paid by the consumer. The co-pay assistance then covers up to $200 dollars per prescription per month. There is also a program for people who pay for their prescription in full that covers the first $200 per month.

- GLAXOSMITHKLINE--**Drugs covered:** Epivir  **Contact Information:** 888-825-5249 or www.mysupportcard.com  **Program Details:** The co-pay assistance starts at the first dollar paid by the consumer. The co-pay assistance then covers up to $100 dollars per prescription per month and includes non-HBV drugs.
CO-PAY PROGRAMS FOR HEPATITIS C VIRUS (HCV)

- MERCK & CO--Drugs covered: Victrelis  
  Contact Information: 866-363-6379  
  Program Details: People can print out a card at www.victrelis.com, which entitles them to receive up to $200 savings on their copayment for each Victrelis prescription, on up to 12 prescriptions (which would be a full 44 weeks of treatment for those who need it for that duration).

- VERTEX PHARMACEUTICALS--Drugs covered: Incivek  
  Contact Information: 855-837-8394 or www.incivek.com  
  Program Details: Vertex will cover co-pay or co-insurance costs up to 20 percent of the total cost of INCIVEK for people who have private insurance plans that cover INCIVEK, regardless of their household income.
PAP PROGRAMS FOR HEPATITIS B VIRUS (HBV)

- BRISTOL-MYERS SQUIBB--Drugs covered: Baraclude  Contact Information: 800-736-0003 or visit www.bmspaf.org

- GILEAD SCIENCES--Drugs covered: Hepsera, Viread  Contact Information: 800-226-2056 or visit www.hepsera.com

- GLAXOSMITHKLINE--Drugs covered: Epivir  Contact Information: 866-475-3678 or www.gskforyou.com
PAP PROGRAMS FOR HEPATITIS C VIRUS (HCV)

- **JOHNSON & JOHNSON**—**Drugs covered:** Procrit*  **Contact Information:** 800-652-6227
  *Note: Procrit is not a treatment for HCV, but it is a treatment for anemia, which is a side effect commonly caused by HCV treatment.*

- **GENENTECH/ROCHE**—**Drugs covered:** Pegasys and Copegus;  **Contact Information:** 888-941-3331

- **MERCK & CO**—**Drugs covered:** Pegintron, Rebetol and Victrelis;  **Contact Information:** 866-363-6379

- **VERTEX PHARMACEUTICALS**—**Drugs covered:** Incivek  **Contact Information:** 855-837-8394 or www.incivek.com The Incivek PAP helps people whose household income is less than $100,000 per year. Generally, programs will accept appeals for special circumstances if a person does not initially qualify and is turned down.
Tips for success

- Don’t screen yourself out—remember, if at first you don’t succeed, try, try again!

- Find an advocate or case manager to help

- Make it easy: Providers can often be overwhelmed. Fill out paperwork in advance; find sympathetic ally in office who can help process application.

- If provider is too busy, consider finding another one who understands your financial situation and is willing to help.
Additional Programs

- Partnership for Prescription Assistance
- Together Rx Access
- NeedyMeds
Partnership for Prescription Assistance

- **Partnership for Prescription Assistance** (PPA) is a clearinghouse for more than 475 public and private assistance programs, including nearly 200 offered by pharmaceutical companies. Those who are eligible for the Together Rx Access Card may qualify for additional savings on prescription medicines, or even free medicines, through other assistance programs in the PPA. The PPA also connects people to free health clinics in their community.

- [www.pparx.org](http://www.pparx.org)
Together Rx Access Card

- Created by pharmaceutical companies to help individuals and families **gain access to savings on prescription products**.

- Individuals may be eligible if they do not qualify for Medicare, do not have public or private prescription drug coverage, and have a **household income of up to $45,000 for a single person or $90,000 for a family of four** (income eligibility is adjusted for family size).

- **Savings between 25 to 40 percent** on more than 300 brand-name prescription products, including a wide range of generics. Medicines include those used to treat high cholesterol, diabetes, depression, asthma, and other common conditions.

- [www.togetherrxaccess.com](http://www.togetherrxaccess.com)
NeedyMeds

- **NeedyMeds** is a nonprofit web-based resource that offers free information about patient assistance programs. They recently added a free clinics database to its website and started an online forum, NeedyMeds Forum, for patient advocates.

- [www.needymeds.org](http://www.needymeds.org)
Resources

- PositivelyAware.com
- SHIP-State Health Insurance Programs--a national program that offers one-on-one counseling and assistance to people with Medicare and their families. Shiptalk.org
- NASTAD.org
- ATDN.org
- FairPricingCoalition.org
- Project Inform Hotline 1-800-822-7422
- AAA+ (ADAPAdvocacyAssociation.org)
Thank You!

If you have any questions or need additional information, please e-mail me at j.berry@tpan.com