



Is the high cost of **prescription drugs** getting you down? There are a number of programs to help you get prescription medications for free, or at a very low cost. Let these **patient assistance programs** help carry your load.

BY MARCIA HARMON, DIRECTOR OF PUBLICATIONS

Rx for a Lean Budget

The high cost Americans pay for prescription drugs is becoming one of the hot-button political issues of this decade. In fact, Americans pay more for their prescription drugs than anyone else in the industrialized world. We spent more than \$160 billion on prescription drugs in 2002, a 60 percent increase in less than a decade.

The clamor for reform has heated up the political scene in Washington and led to the November 2003 passage of a \$400 to \$500 million Medicare bill designed to provide prescription drug coverage for seniors and others who qualify. Unfortunately, the pharmaceutical industry lobby had a powerful effect on the final legislation. Three provisions that would have helped lower the price of drugs disappeared from the bill, while another that protects high prices remained.

One of the provisions that was deleted

would have made importing FDA-approved drugs from Canada legal, a step that has been persistently championed by some in Congress. Name-brand prescription drugs cost an estimated 40 percent less in Canada than they do across the border, causing many Americans to buy them illegally or go without because the cost is prohibitive.

Many CFIDS patients are prescribed a number of medications to treat their symptoms over a period of months, even years. Some have adequate prescription drug insurance to handle the load, while others are struggling. So what can CFIDS patients in need do without breaking the law or waiting for reforms?

One of the best-kept secrets of the drug business is that most pharmaceutical companies give medicine away free to millions of Americans each year through patient assistance programs.

Why should I get free medicine, when others don't?

Don't feel guilty or embarrassed. These patient assistance programs were developed by drug companies to help those who need medicine, but are having trouble affording it. The pharmaceutical industry is the most profitable industry in the U.S., with a return of 17 percent on revenue, according to the annual FORTUNE 500 survey. Pfizer Inc., the world's largest pharmaceutical company, does even better, reporting a 28.4 percent return on revenue in 2002. Eli Lilly and Co. comes in second, with a 24.4 percent return on revenue.

So don't feel sorry for these industry giants. They can afford their patient assistance programs. Patient advocacy groups and social workers even believe these free programs are underutilized because they aren't widely publicized and often require both patients and doctors to fill out extensive paperwork.

How do the programs work?

Patient assistance programs are available through individual drug companies, which provide many (but not all) of the prescription medications they manufacture free or at a low cost to those who qualify. Eligibility requirements vary from one company to the next, but to qualify applicants must usually show that:

- you have no outpatient prescription drug coverage through public or private insurance
- your income is low enough to be at hardship level if you pay for the medication at retail prices
- you do not qualify for Medicaid or other government programs

Income levels can be higher than expected. Some drug companies require income below the poverty level, while others accommodate family incomes of up to

DID YOU KNOW?

- In 2003 members of PhRMA, the industry association, gave free prescription drugs to more than 6.2 million people in the U.S.
- More than 1,500 different drugs are among those that drug manufacturers give away through a variety of patient assistance programs. "Freebies" often include the latest and most popular drugs on the market.
- Some patient assistance programs accommodate family incomes of \$50,000 to \$60,000, although most set the cap lower.
- Pfizer Inc., the world's largest pharmaceutical company, reported profits of \$9.1 billion on revenue of \$32.4 billion in 2002. The profit rate is more than 9 times that of Wal-Mart and 31 times that of General Motors.
- While the drug industry claims that research and development costs drive drug prices up so high, Senator Connie Mack is quoted in a February TIME cover story, saying: "The federal government, mainly through the NIH, funds about 36% of all U.S. medical research. . . . Of the 21 most important drugs introduced between 1965 and 1992, 15 were developed using knowledge and techniques from federally funded research."

\$60,000. You may qualify for Merck's patient assistance program, for instance, if you have a household income of \$18,000 or less for individuals, \$24,000 or less for couples, or \$35,000 or less for a family of four. However, if your income exceeds these levels and you have what Merck calls "special circumstances," your doctor can request that an exception be made for you.

Researching the individual requirements of the manufacturer of each medicine you use can be tiresome. One helpful resource for information on various drug assistance programs is PhRMA (the Pharmaceutical Research and Manufacturers of America), a chief drug industry association. In 2003 PhRMA members provided free prescription medicines to more than 6.2 million patients in the U.S.

PhRMA sponsors an online resource, HelpingPatients.org, a website with links to drug assistance programs for 48 of its members. Many links contain downloadable applications, a list of eligibility

requirements and a list of drugs that are available through each company. Industry giants like Abbott Laboratories, GlaxoSmithKline, Pfizer and 3M Pharmaceuticals are among the companies you will find. The website includes an eligibility calculator; just key in the name of the drug you want to get free, and it will help you determine if you're qualified for assistance from the drug manufacturer.

PhRMA also sponsors RxHope to help patients and health care providers research both government and corporate patient assistance programs on the Internet. You can search by medication or by drug company, or you can view state-sponsored programs using a drop-down list. The site allows you to complete an application online, and it's free and relatively simple to use.

Please see the box on page 8 for information on these and other resources.



Resources to lighten your load

Free Medicine Program. Helps you cut through the red tape of applying for enrollment in patient assistance programs. 1632 York Avenue, New York, NY 10028. Call 646-205-800 or visit www.freemedicineprogram.com.

The Medicine Program. A volunteer-based organization that will assist you in applying for free drug programs. PO Box 515, Doniphan, MO 63935-0515. Call 573-996-7300 or visit www.themedicineprogram.com.

RxHope. An online resource to research patient assistance programs for more than 1,000 medications. Sponsored by PhRMA, the drug industry association, it is helpful, but not comprehensive. This site allows you to complete an online application and is free and relatively simple to use. 254 Mountain Avenue, Building B Suite 200, Hackettstown, NJ 07840. Call (908) 850-8004 or visit www.rxhope.com.

Helping Patients. An interactive website sponsored by PhRMA and 48 of its member companies to help patients and health providers find patient assistance programs. Visit www.helpingpatients.org.

RxAssist: Volunteers in Health Care. A national program supported by the Robert Wood Johnson Foundation. Offers an information packet that patients can download for prescription assistance, but does not work with patients. Provides a database that allows health care providers to search for patient assistance programs. Also has a link to a list of state drug assistance programs. Visit www.rxassist.com.

BenefitsCheckupRx. Provides people who are 55 or older with a confidential, personalized report of public and private programs that offer free or low-cost prescription drugs, health care, utilities and other essential services. Visit www.benefitscheckup.org.

Needy Meds. A website containing information on patient assistance programs. Includes Medicaid links, related news items and federal poverty guidelines. Visit www.needymeds.com.

Nonprofit Warehouse. For those who can afford to pay a portion of their drug costs. Their Prescription Drug Discount Program offers a drug discount card good at 45,000 participating pharmacies and through a mail-order program. Call 770-541-7777 or visit www.nonprofitwarehouse.com.

Medicare. Visit www.medicare.gov/AssistancePrograms to fill out a confidential online questionnaire that determines your eligibility for government programs. Also visit www.medicare.gov/Prescription/Home.asp. Based on information you enter, the site searches for programs in your state or assistance programs for a certain medication.

How do I apply?

1 Obtain and fill out the application form. Many applications are available online, but you should ask your doctors or nurse if they have the forms when you are prescribed a new medication, or during your usual visit. If they don't have the forms, they can tell you the drug's manufacturer so you can obtain applications yourself.

Patient assistance programs that are sponsored by drug companies will require your physician to fill out one or more sections of the application, and most companies mail medications to your doctor's office, not to you, so it's a good idea to make your physician part of your team right from the beginning. Your doctor may also be able to provide free samples of the medication you need while you are waiting for your application to be processed.

You'll be required to provide information on your household income, possibly including copies of your tax returns. You may also be asked to provide details of your expenditures on health care and prescription drugs.

2 Have your doctor fill out the sections of the application that are designated for completion by your physician. Your doctor has to fill in what medication you have been prescribed and how many refills you should receive. Information about your medical conditions, allergies and other medications are usually required as well.

Some companies make the application process relatively painless, while others require extensive paperwork from your physician.

3 Mail the completed application, and wait. It usually takes two to four weeks for the drug manufacturer to review each application. If you qualify, your prescription will

either be sent directly to your doctor's office or mailed to your home, depending on the procedures of the drug company involved. Once approved, you'll receive free medication for anywhere between 3 and 12 months before you have to reapply.

What if I can't handle all the paperwork?

Some companies have streamlined the application process. Merck, for instance, has a one-page application that is not very time-consuming for the patient or the physician. If, however, you're too ill to do the online research or you receive an application that is overwhelming, you do have two good alternatives.

The first is the Medicine Program, founded in 1999 by Dan and Cindy Hoag to help patients navigate the process of obtaining free drugs. Headquartered in Missouri, the program serves thousands of people nationwide each year. Many of their clients have too much income to qualify for Medicaid, but not enough to pay for private prescription drug insurance. The program is staffed by volunteers, who will wade through the paperwork, research the eligibility requirements for the manufacturer of each drug you need and coordinate free drug distribution to applicants.



To use the Medicine Program, you'll need to fill out a one-page application and send in a \$5 fee. Within 48 hours you'll receive a packet for your doctor to fill out and send to the pharmaceutical company. The fee is refundable if you don't qualify for the free drugs.

Another alternative is aptly named the Free Medicine Program, which works almost identically to the one just described. Located in New York City, the program has a good track record of providing the assistance clients need to obtain free medicines. It, too, only charges a \$5 processing fee for services.

The pharmaceutical industry enjoys huge profit margins. At the same time it engages some 600 lobbyists to influence Washington, spending \$435 million between 1996 and 2003 according to Common Cause. These lobbyists have been instrumental in keeping drug prices in America the highest in the world.

Don't be reticent about taking advantage of patient assistance programs that were created to help. People who suffer from CFIDS and who face high health care and drug costs for prolonged periods of time are prime candidates for these services. So step right up and get your free prescription drugs! ■

FREE DRUGS

Pharmaceutical companies provide more than 1,500 medications for free. Here are just a few of the prescription drugs you can get if you qualify for the patient assistance program:

Amantadine
Ambien CIV
Cipro IV
Clonazepam
Depakote
Diflucan
Doxepin HCl
Effexor
Epogen
Fioricet
Fluoxetine
Inderal
Imitrex
Klonopin
Neurontin
Norflex
Nystatin
OxyContin
Paxil
Ritalin
Trazodone
Ultram
Valium
Valtrex
Vasopressin
Versed
Xanax
Zantac