

## Even with health insurance, you may need help paying for medications.

People who have prescription drug plans may find that their plan's formulary does not cover certain drugs they need. A formulary is a list of generic and brand name prescription drugs covered by your health insurance. There may be a process that enables access to non-formulary drugs when they are documented as medically necessary. A plan sponsor must have an exceptions process for these situations and denials of exceptions must be subject to an appeals process.

People without adequate insurance to cover the cost of prescription medications for cancer treatment may get help with the cost of their medicines from public and private programs. Some of these programs let people buy drugs at discounted prices. Others help people who can't afford any part of their medicine costs. All the programs will make you complete an application form, and most will require information from your doctor.

More information and resources can be found below.

Content adapted from websites below.

**Pharmaceutical (drug) companies may have a patient assistance.** You may qualify if:

- You are not covered by an insurance plan that pays for your prescription drugs.
- You are insured, but your plan doesn't pay for one or more of your prescribed drugs.
- You do not qualify for any government (state or federal) program that will pay for your prescription drugs.
- Payment for your prescription drugs at the retail price will cause financial hardship.
- You complete their application process with all the required information. Some programs allow your doctor to simply write a letter stating that you have a financial hardship. You'll need to get an application for each program you wish to apply to. If you're taking more than one drug, you can apply to more than one program. (You can get the applications from the pharmaceutical website or calling them directly.)

**Read and follow the instructions on each form very carefully. For the most part, they will need your name, address, and contact information.**

- Some forms request proof of income, you must provide this to get help. (copies of your paycheck stubs for the past 3 months, last year's income tax form, a social security benefit letter, or other proof listed on the instructions)
- You must answer each question. If you don't, the application might be rejected.
- Take each application form to your doctor. They will fill in medical information, including a prescription for your drugs.
- Make copies of completed forms and letters before mailing them. Keep your copies in a safe place so that you can use them to fill out the renewal requests.
- Mail/Send the forms to the drug companies. Be sure that your doctor's office mails the forms to each drug company. If you mail the forms yourself, be sure to include the prescriptions that go with each application.

The pharmaceutical company will review and decide whether to approve your application. If approved, the medications are sent within a few weeks. Some pharmaceutical companies ship to your doctor's office, and some could be directly shipped to you. *Be sure to verify where the medication will be shipped.*

For refills, you'll need to re-apply with a new prescription from your doctor a few weeks before you run out of the medication. Some pharmaceutical companies will include a renewal application in your shipment; with others you may need to call for a renewal form. *It's up to you to submit your refill request in time.*

Remember that pharmaceutical companies rely on your doctor's recommendations, so your doctor plays a key role in your acceptance. If your doctor doesn't know about these programs, ask them to call or go to the website of the assistance program you are looking at. If a drug company doesn't approve your application, ask your doctor to prescribe a different or generic medicine, and then re-apply to the new drug company.

## Resources for Additional Information:

- [American Cancer Society. Programs That Help Pay for Prescription Drugs](#)
- [American Cancer Society. Financial and Insurance Matters](#)
- [American Cancer Society. Compassionate Drug Use](#)
- [Leukemia & Lymphoma Society®. Managing Insurance and Expenses During Illness](#)
- [National Cancer Institute. Managing Costs and Medical Information](#)
- [NeedyMeds. Find help with the cost of medicine](#)
- [CancerCare.org. Managing the Cost of Cancer](#)
- [PAN Foundation. help for underinsured](#)
- [CFAC. Cancer Financial Assistance Coalition](#)
- [Medicine Assistance Tool.org](#)
- [Patient Advocate Foundation. Co-pay relief](#)
- [HealthWell Foundation®. When health insurance is not enough](#)
- [RX Assist. list of prescription assistance programs](#)
- [Social Security. Benefits for People with Disabilities](#)
- [BenefitsCheckUp. National Council on Aging](#)

## Recursos en Español:

- [American Cancer Society. Cómo buscar y pagar por el tratamiento](#)
- [CancerCare.org. Fuentes de Asistencia Financiera](#)