



Arlington County's Virginia Insurance Counseling & Assistance Program
<https://aging-disability.arlingtonva.us/programs/vicap/>
Call 703-228-1725 or email MedicareHelp@arlingtonva.us

Virginia Insurance Counseling and Assistance Program



Prescription Drug Information and Assistance Guide

Developed November 2020



ARLINGTON
VIRGINIA

The cost of prescription medications can be overwhelming, especially for individuals on a fixed income. This Prescription Drug Information Guide contains educational information about public and private programs that offer assistance to anyone concerned about access to and the costs of prescription drugs.

References provided in this guide to any specific organization, process, or service, or the use of any trade, firm or organization's name is for the information and convenience of users, and does not constitute endorsement, recommendation, or favoring by Arlington County Government.

For more information, contact each program directly or call Arlington's VICAP at 703-228-1725 to discuss ways to help reduce your out of pocket Medicare costs.

Prescription Drug Discount Plans

Questions to Ask Before You Buy

Most discount prescription plans ARE NOT approved insurance plans regulated by the Virginia Department of Insurance. Avoid surprises later by asking these questions before you buy.

Eligibility

- ◆ Do I have to be a member of an association to enroll?
- ◆ Do you offer grants or pay the full cost of prescriptions for a year?
- ◆ Is there an income or asset limit to be eligible?
- ◆ Can I have Medicare Part D and still be eligible?
- ◆ Can I enroll or be considered if I am uninsured?

Benefits

- ◆ Will prescriptions for preexisting conditions be covered? Is there a limit on benefits for preexisting conditions?
- ◆ Are drugs provided through mail order service or retail pharmacy?
- ◆ Will the plan cover generic drugs, brand name drugs, or both?
- ◆ Are my current prescriptions covered?
- ◆ Will I be required to use a participating pharmacy? If so, which pharmacies?
- ◆ Can I get price quotes for my prescriptions to compare before I buy?
- ◆ Is a minimum order amount required?
- ◆ Do I have to pay shipping and handling charges?

Costs

- ◆ Is there a membership or enrollment fee? If yes, how much is it?
- ◆ Is there a monthly premium? If yes, how much is the monthly premium?
- ◆ Can I be dropped from the plan for reasons other than not paying the premium?
- ◆ How much are my copayments?
- ◆ What are the payment options (i.e., automatic bank withdrawal, monthly or quarterly vs. annual premium payment)?

Consumer Protection

- ◆ Is this a plan regulated by the State of Virginia?
- ◆ Is there an email address or a customer service toll-free line?
- ◆ Have any complaints been filed against this plan or agent selling the plan?

Federal Prescription Assistance

Medicare

Medicare Part B only covers prescription drugs in limited situations: Prescription drugs **not** administered by a health professional are covered under Part D of Medicare. For more information, visit <https://www.medicare.gov/coverage/prescription-drugs-outpatient>.

Medicare Prescription Drug Coverage (Medicare Part D)

Beginning January 1, 2006, the voluntary Medicare prescription drug coverage, also known as Medicare Part D, became available to people with Medicare. Individuals have a seven-month enrollment period similar to Medicare Part B when they first obtain Medicare eligibility, to choose a plan that meets their needs. Additionally, Medicare offers an Annual Open Enrollment Period from October 15 to December 7 each year. At this time, individuals can switch plans or enroll in a plan for the first time. Persons, who do not have creditable drug coverage and are enrolling for the first time, may face penalties for not enrolling when first eligible. Medicare prescription drug plans may vary but, like other insurance, enrollees will pay a monthly premium and a share of the cost of the prescription drugs.

All Medicare Part D drug plans must provide at least a standard level of coverage. Some plans may offer more coverage and/or a broader range of drugs for a higher monthly premium. For more information about enrolling in a Medicare prescription drug plan that best meets your needs, contact Arlington County VICAP at 703-228-1725, call Medicare at 1-800-MEDICARE, or view the Plan Finder at www.medicare.gov.

Extra Help

Extra Help is available to low-income beneficiaries to help pay the premiums and/or some of the costs of their prescriptions. Medicare beneficiaries should call the Social Security Administration at 1-800-772-1213 or visit <https://www.ssa.gov/benefits/medicare/prescriptionhelp/> to determine eligibility or apply for the Extra Help Program.

Pharmaceutical Assistance Programs

Through the Medicare website, you can search for Prescription Assistance Programs offered through pharmaceutical companies for specific drugs they manufacture. The tool allows a search by specific prescription name and lists which pharmaceutical manufacturers help reduce the cost of that drug. For information, visit <https://www.medicare.gov/pharmaceutical-assistance-program/>.

Medicare Advantage (Part C) Plans

Medicare managed care plans, referred to as Medicare Advantage (MA) plans, may include Medicare Part D prescription drug coverage. This benefit usually requires a copayment from you.

Important! Before joining an MA plan, be sure the doctors and hospitals you use will accept the MA plan's card. With the exception of a Private-Fee-For-Service (PFFS) plan, joining an MA plan will generally cause your current Medigap carrier to drop your coverage since it is illegal to be sold a Medigap Policy if you have an MA plan. When you are enrolled in a MA plan, you must receive all your Medicare benefits and services from the MA plan. **Some** MA plans allow their members to go to doctors outside their "network," but that will result in a greater cost for you.

Veterans

Veterans may receive prescription drugs from a Veterans Administration (VA) facility at a reduced rate, or in some cases, free of charge. Veterans should inquire with their local Veterans Affairs office or nearest VA facility. Contact the VA at 1-800-827-1000 or visit www.va.gov.

Veterans may wish to join a Medicare drug plan but are not required to do so. Prescription drug coverage under the VA is considered creditable coverage. Therefore, if a veteran chooses to delay enrollment into a Part D plan, he or she would *not* incur any penalties.

Medicare Supplement Plans

Important! Beginning January 1, 2006, the Medicare Modernization Act prohibited the purchase of Medicare supplement policies covering prescription drugs. Medigap policies that include prescription drug coverage can no longer be sold AND Medigap policies Plan C and Plan F can no longer be sold to *new* beneficiaries who sign up for coverage in 2020 and later. Current enrollees will *not* have to switch.

For more information about Medigap policies in Virginia, visit <https://scc.virginia.gov/pages/Home> or view Medigap policies on the Medicare Plan Finder, <https://www.medicare.gov/medigap-supplemental-insurance-plans/>.

STATE PRESCRIPTION DRUG ASSISTANCE

Virginia Department of Public Health

The Virginia Department of Public Health (VDH) provides assistance to Virginia residents who have HIV or AIDS. The program is called the Virginia Medication Assistance Program (VA MAP). VA MAP provides insurance cost support or directly purchased medications through four service options: Direct Medication Assistance Program; the Medicare Prescription Assistance Program; the Insurance Continuation Assistance Program; and the Health Insurance Marketplace Assistance Program. Contact Virginia Department of Health at 1-855-362-0658 or visit <https://www.vdh.virginia.gov/disease-prevention/vamap/>.

Virginia Rx Assistance Program

The Virginia Drug Card is a free statewide discount prescription assistance program that is made possible through the support and participation of pharmacies. It was launched to help uninsured and underinsured Virginia residents afford their prescriptions. There are no restrictions related to income, age, health conditions, deductibles, or waiting periods. Contact 1-855-362-0658 or visit <https://virginiadrugcard.com/>.

Virginia Medicaid

The Department of Medical Assistance Services (DMAS) administers the Medicaid Program. To be eligible for Virginia Medicaid, you must be a resident of the state of Virginia, a U.S. national, citizen, permanent resident or legal immigrant in need of healthcare and blind, disabled, or 65 years of age or older. Additionally, to be eligible, you must have a household income (before taxes) of up to 138% of the Federal Poverty Level. Contact Cover Virginia at 1-855-242-8282 or visit <https://coverva.org/>.

Rx Partnership

Rx Partnership increases medication access to vulnerable Virginians and improves health outcomes for individuals who cannot afford the cost of generic prescriptions. Rx Partnership has affiliations with 5 pharmaceutical companies and clinics in Virginia to provide free medication assistance for the uninsured (individuals with no prescription coverage). Contact 1-804-377-1057 or visit <https://www.rxpartnership.org/>.

ADDITIONAL RESOURCES

Benefits Check Up

Benefits Check Up is a website sponsored by the National Council on Aging (NCOA) which helps in searching for help in paying for prescriptions or filing for Federal Extra Help. The assistance is free, and helps you research what government programs, as well as the various pharmaceutical manufacturers' assistance programs, you may be eligible for. Visit the Benefits Check Up website to learn more www.benefitscheckup.org.

Employer Group Health Plans

Your Employer Group Health Plan may offer prescription drug coverage to retirees. Check with the benefits division of the company from which you or your spouse is retiring.

GoodRx

GoodRx offers free coupons for the uninsured, underinsured, and individuals with Medicare Part D who want to obtain discounts on medications. Contact GoodRx at 1-855-268-2822 or visit <https://www.goodrx.com/>.

National Organization for Rare Disorders, Inc. (NORD)

NORD sponsors a patient assistance program to help uninsured or underinsured individuals obtain lifesaving or life sustaining drugs. NORD also administers early access programs, which provides access to investigational new drugs approved by the FDA, prior to these drugs being available on the market. All of NORD's programs are subject to different eligibility criteria. Contact NORD at 1-800-999-6673 or visit <http://www.rarediseases.org>.

Needy Meds

Needy Meds offers free information for medication cost savings programs and prescription assistance programs for the uninsured, underinsured, and individuals with Medicare Part D. Contact Needy Meds at 1- 800-503-6897 or visit www.needymeds.com.

The Medicine Assistance Tool

America's pharmaceutical companies have partnered with numerous organizations to create the Pharmaceutical Research and Manufacturers of America's Medicine Assistance search engine that assists qualifying individuals with identifying public and private programs that provide prescription drug resources.

They do not operate any medication programs. Each program in the search engine has its own rules.

Individuals who use the search engine will be directed to the public or private program that meets their specific need and qualifying criteria.

Visit

<https://medicineassistancetool.org>.

Rx Assist

Rx Assist is a web-based medication assistance resource center funded by the Robert Wood Johnson Foundation. It offers a comprehensive and up to date database of patient assistance programs. They do not operate any medication programs. Each program in the database has its own rules. Contact 1-877-537-5537 or visit www.rxassist.org.

No Wrong Door - VA

The Department of Aging and Rehabilitative Services Division for Community Living's Office for Aging Services provides information, assistance, and counseling resources to veterans, older adults, and persons with disabilities, including their family members, caregivers, and loved ones through an online network of statewide resources and supports that meets their health needs.

Contact 1-800-552-5019 or visit

<https://www.nowrongdoorvirginia.org/individuals.htm>.

RESOURCES FOR THE UNINSURED & UNDERINSURED

Coast2Coast Rx Card

The Coast2Coast Rx Card is a free discount prescription card provided to residents of participating townships, cities, counties, and states. Participating U.S. pharmacies have provided annual savings up to 55%. Savings on a single prescription can be up to 75% off the retail price of the drug. Card savings can apply to both brand name and generic drugs. There are no age or income guidelines for use. This card can be used in instances when someone has a high deductible, the medication is not covered by one's insurance or the cardholder is in the Medicare Part D coverage gap or "donut hole." Register and print a card, immediately, by visiting www.coast2coastrx.com.

Harbor Path

Harbor Path provides free access to life-saving medications for uninsured people living with life-threatening or chronic illnesses such as HIV/AIDS. Through the online portal program, healthcare professionals and patient advocates can apply for multiple medications on behalf of their uninsured patients through one application. Contact 1-980-859-3483 or visit <https://www.harborpath.org/>.

Find a Health Center

Federally funded health centers care for you even if you have no health insurance. You pay what you can afford, based on your income. These health centers can provide check-ups when you are well, treatment when you are sick, complete care for pregnant women, immunizations and checkups for children, dental care and prescription drugs for entire families and mental health and substance abuse care. Health centers are in most cities and many rural areas across the United States. Contact 1-877-464-4772 or visit <http://findahealthcenter.hrsa.gov> and type in your address to see a list of the closest health center(s) to your location.

Neighborhood Health - VA

Neighborhood Health provides primary medical services, check-ups, and dental services to residents of Alexandria, Arlington County, Fairfax County, Fairfax City, and Falls Church City to include individuals with Medicaid and Medicare. A sliding scale fee is provided to patients without health insurance and those with health insurance who have high copays and deductibles. Virginia residents who live in the areas noted above can contact 703-535-5568 or visit <https://neighborhoodhealthva.org/>.

QUICK REFERENCE GUIDE

Program	Web Address	Phone
Benefits Check Up	www.benefitscheckup.org	(571) 527-3900
Coast2Coast Rx Guide	www.coast2coastrx.com	(800) 931-8872
Good Rx	https://www.goodrx.com/	(855) 268-2822
Harbor Path	https://www.harborpath.org/	(980) 859-3483
HRSA Health Center	http://findahealthcenter.hrsa.gov	(877) 464-4772
Medicare Pharmaceutical Assistance Program	https://www.medicare.gov/pharmaceutical-assistance-program/	(800) 633-4227
Medicaid	https://coverva.org/	(855) 242-8282
National Organization for Rare Disorders, Inc.	http://www.rarediseases.org/	(800) 999-6673
Needy Meds	www.needymeds.com	(800) 503-6897
Neighborhood Health	https://neighborhoodhealthva.org/	(703) 535-5568
No Wrong Door	https://www.nowrongdoorvirginia.org/individuals.htm	(800) 552-5019
Rx Assist	www.rxassist.org	(877) 537-5537
Rx Assistance Program	https://virginiadrugcard.com/	(855) 362-0658
Rx Partnership	https://www.rxpартnership.org/	(804) 377-1057
Social Security Administration	https://www.ssa.gov/benefits/medicare/prescriptionhelp/	(800) 772-1213
State Corporation Commission	https://scc.virginia.gov/pages/Home	(804) 371-9741
The Medicine Assistance Tool	https://medicineassistancetool.org	Not provided
Veteran's Administration	www.va.gov	(800) 827-1000
Virginia Insurance Counseling and Assistance Program	https://www.vda.virginia.gov/vicap.htm	(800) 552-3402
Virginia Department of Public Health	https://www.vdh.virginia.gov/disease-prevention/vamap/	(855) 362-0658



What is SHIP?

- The State Health Insurance Program in Virginia, also known as the Virginia Insurance Counseling and Assistance Program (VICAP) is locally sponsored by the **Area Agency on Aging**. VICAP offers free, unbiased, counseling services to individuals who are new to Medicare and individuals with Medicare to include their caregivers.
- SHIP/VICAP is **not** affiliated with any insurance company.
- SHIP/VICAP counselors do **not** sell or solicit any type of insurance.
- Counselors are trained by SHIP/VICAP to:
 - ✓ Answer questions and educate consumers about Medicare, Medicare supplement, Medicare Advantage, long-term care insurance, prescription drug coverage and other health insurance that works with Medicare
 - ✓ Assist in filing Medicare appeals and claims
 - ✓ Assist with filing for Medicare-related benefits
 - ✓ Assist with understanding eligibility and applications for low-income assistance programs

In Arlington County, Contact:

The Virginia Insurance Counseling
and Assistance Program (VICAP)
2100 Washington Blvd., 4th Floor
Arlington, Virginia 22204
703-228-1725

<https://aging-disability.arlingtonva.us/programs/vicap/>

