

# Prescription Drugs

## Options to address lack of coverage

### Prescription Drug Coverage

Families without health insurance and those with health plans that do not cover prescription medication may be able to benefit from a wide variety of programs to ensure that they have access to the medications they need. Before you investigate using any plan that focuses on prescription medication assistance, it is wise to check to see if you qualify for any public or private health coverage plans that would provide both medical coverage and prescription medications. Other fact sheets in this series address a variety of health care coverage options, including prescription coverage, that may work for members of your family.

### NeedyMeds

NeedyMeds is a national non-profit with the mission of helping people who cannot afford medicine or healthcare costs. NeedyMeds' website, <http://www.needy meds.org/>, includes a searchable tool to help families identify programs they might qualify for to assist them with both brand name and generic prescription medication. In addition, NeedyMeds has a directory of national and state resources that can assist you in completing the individual applications for any drug program to which you might wish to apply. The website is accessible in English and Spanish.

### FamilyWize

FamilyWize partners with nearly all pharmacies nationwide to negotiate prescription discounts, so you receive a lower price. Their pharmacy discount card is for everyone nationwide, whether or not you have health insurance coverage. The FamilyWize website, <https://familywize.org/nationalcouncil>, also offers a [Drug Price Lookup Tool](#) so that you can see how much your prescription will cost at participating pharmacies near you.

### GoodRx

GoodRx offers a handy mobile app that allows you to search for discounts and coupons on popular medications and the lowest price locally. Their website, <https://www.goodrx.com/>, also offers a savings card that can be used at most pharmacies for up to 80% off prescription medications.

### Communication with Health Care Providers

Families are urged to share their concerns about the cost of a prescription medication with the prescribing doctor. If the cost of a prescription medication is likely to prevent an individual from taking it or taking it as prescribed, the provider needs to know. It may be possible for the doctor to prescribe a less expensive option, or to provide you with samples of a medication to meet your needs. If changes in your family's budget impact your ability to continue to refill medication, contact the prescribing doctor immediately. It is important that your medical providers know which medications you are taking.

### Patient Advocate Foundation Co-pay Relief

PAF's Co-Pay Relief (CPR) program provides direct financial assistance to qualified patients with co-payments, co-insurance or cost-sharing associated with prescription drugs through funds dedicated to specific disease states. In some instances, assistance with insurance premiums and/or ancillary services associated with the disease also may be available. Visit <https://copays.org/>.

### Reduced Price Medications

Over the past few years several large retailers have announced plans in which certain medications are available at a reduced cost. Each program varies slightly and is subject to change.

You can learn more about each retailer's plan using the following contact information:

Retailer*	Offer	Learn more
Kroger	Rx Savings Club offers 100+ prescriptions for free, \$3, or \$6, and discounts on other drugs with membership. Cost is \$36 per year per individual or \$72 per year for family.	To view the list of included medications and to learn more about the details of the program visit: <a href="http://www.kroger.com">www.kroger.com</a>
Walmart	30-day supply of hundreds of prescriptions for only \$4 or get a 90-day supply for only \$10.	To view the list of included medications and to learn more about the details of the program visit: <a href="http://www.walmart.com">www.walmart.com</a>
Walgreens	Customers can enroll in <i>Walgreens Prescription Savings Club</i> for \$20 a year for an individual or \$35 a year for families. The club provides members discounts on over 8,000 name brand and generic medications.	To view the list of included medications and to learn more about the details of the program visit: <a href="http://www.walgreens.com">www.walgreens.com</a>
Meijer	Free antibiotics, prenatal vitamins, and other medications	To view a list of which medications are included visit: <a href="http://www.meijer.com">www.meijer.com</a>

\*Not an exhaustive list.

**Programs and systems change often. It is important to ensure that you are using the most current information. This fact sheet was updated August 2020. Please check [http://fvindiana.org/fact\\_sheets](http://fvindiana.org/fact_sheets) for the most recent edition.**

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