

Need Medications, but your insurance doesn't cover them?

Possible options for you to receive your medications:

State of Michigan Prescription Discount Card

The MiRx program is free. There is no cost for the card or to enroll in the program, and the card is easy to use. The MiRx Card is designed only for Michigan residents who do not have prescription drug coverage; there is no age limit to participate in the program. To be eligible, applicants must be a Michigan resident, have no other prescription drug coverage, and have an income level at or below the state's median income level. MiRx Card holders will take their prescription and their MiRx card to a local participating pharmacy. The pharmacist will fill the prescription and charge the MiRx discounted price. Beneficiaries of this card program will save as much as 20 percent off the retail prices they would normally pay as a cash customer. You may download a PDF copy of the MiRx card application at <http://www.mihealth.org/mirx/index.html>. You can also call 1-866-755-6479 and have an application mailed to your home.

County Based Prescription Discount Cards

Some Michigan counties are offering prescription drug discount cards. The discount amount and the eligibility criteria varies from county to county. Contact your local health department to inquire if your county offers a prescription discount card. Below is the contact information for local counties:

Oakland County Prescription Plan

For underinsured or uninsured citizens

Phone #: 1-877-321-2652

Web site: <http://www.oakgov.com/pdc/index.html>

Washtenaw County Prescription Plan

No income or age restrictions; for uninsured or underinsured citizens

Phone #: (734) 544-6886

Fax #: (734) 544-6704

Web site:

http://www.ewashtenaw.org/government/departments/public_health/ph_wcpp.html

Wayne County Prescription Card

Coverage for senior citizens only.

Phone #: (866) 896-3450

Web site:

<http://www.waynecounty.com/commserv/oldhealthchoicepages/cardfaq.htm>

Free & Low Cost Health Clinics

Some health clinics offer assistance with prescription medications. To locate health clinics in your county contact your health department or the following website:

http://www.bcbsm.com/home/commitment/free_clinics.shtml.

The following clinic may be available to residents with no insurance who reside in any Michigan county:

Crossroads
92 East Forest
Detroit, MI 48201
(313) 831-2000

Crossroads provides a voucher for a 15 day supply of some medication. Clients must call to set up an appointment, provide verification of no insurance coverage, & bring the prescription written by his/her physician with them to the appointment.

Prescription Assistance Programs

These programs are sponsored by the drug manufacturing companies who have agreed to offer reduced cost or free medications to those who meet their guidelines. To find a list of medications that may have Prescription Assistance Programs go to www.needymeds.com

On the left side of the webpage click "Brand Name List" or "Generic Name List." This will bring up the list of all medications that have a Prescription Assistance Program. Once you find the medication, click on its name. This will bring up the guidelines, how to receive an application and the patient's role in the application process. Once the application is completed by the prescribing physician and patient, the application is mailed to the company for approval. Each company has their own guidelines as to where the medication is mailed and how often a new application is to be resubmitted. You can also call 1-888-477-2669 to learn more about this program.

Family Independence Agency

Medicaid is a State of Michigan program which provides health care and prescription coverage for low-income families and individuals. This includes families with children, pregnant women, and persons under the age of 21. It also offers help to the blind and disabled, and people age 65 and over. Contact your local Family Independence Agency for more information about other eligibility requirements; the telephone number can be found in your phone book under State Government or can be found at <http://www.michigan.gov/fia> (click on County Office, then click on your county).

Medicare Prescription Discount Cards

As of June 1, 2004 Medicare offers a variety of prescription drug discount cards. The discount cards vary in what medications are covered, the final cost of the medication, and what pharmacy accepts the card. Individuals with Medicare can call 1-800-MEDICARE to speak with a representative on which discount card will benefit them the most. Individuals can go to the Medicare website (www.Medicare.gov) and access the Medicare database to find a discount card, or call their local Medicare/Medicaid Assistance program for assistance (State of Michigan toll free number 1-800-803-7174).

Veterans Administration Hospital

For veterans only (not spouses). Prescriptions with a \$7 co-pay. The prescriptions must be written by a VA physician, but care can be “co-managed” with a non-VA physician. Patients must enroll and have a VA Primary Care appointment to receive the medications. Contact Veterans Administration at 1-800-827-1000 or www.va.gov with specific questions.

Together Rx Access

- Must be <65 and not otherwise eligible for Medicare
- Have no prescription coverage (public or private)
- Be a legal US resident
- Have household income equal to or less than \$30,000 for single, \$40,000 for family of 2, \$60,000 for family of four.

Call 1-800-444-4106 or enroll online at www.TogetherRxAccess.com.

Miscellaneous Options:

- Compare prices at your local pharmacies to see who offers the lowest price; many now offer \$4 co-pays on a wide range of generic medicines
- Medications from Canada. You can explore this option at www.CanadaRx.com (1-866-262-2174) or www.Canpd.com (1-877-966-0567)
- Bills Pills: an “insurance free” pharmacy located in Grand Rapids that offers lower costs on medications. The medications can be picked up in the pharmacy or a mail order can be completed. For detailed information go to www.billspills.com or call 1-877-792-4557. The pharmacy is located at 1425 Michigan Street, NE Suite A, Grand Rapids, MI 49503
- Compare the cost of the monthly expense for medications to the monthly cost of purchasing a supplemental insurance with prescription coverage. Some individuals spend less when they purchase a supplemental policy compared to purchasing their medications. Contact popular insurance companies (Blue Cross, M-Care, Aetna, etc.) for the cost of insurance plans.
- UMHS offers a program called Charity Care to patients that are uninsured Michigan residents and who have an inability to pay for health care in accordance with U.S. Federal Poverty Guidelines. Charity Care is considered a last resort. Contact Patient Accounts at (734) 936-6939 or Physician Customer Service at (734) 647-5225 to learn more about this program.
- Visit the UMHS Guest Assistance’s web page on financial assistance at <http://www.med.umich.edu/1toolbar/support/FA.htm>

If you have questions regarding your situation and current needs please feel free to contact the University of Michigan Guest Assistance Program at (734) 764-6893.