



# Medication Access

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2019 MULTIPLE SCLEROSIS SUMMIT

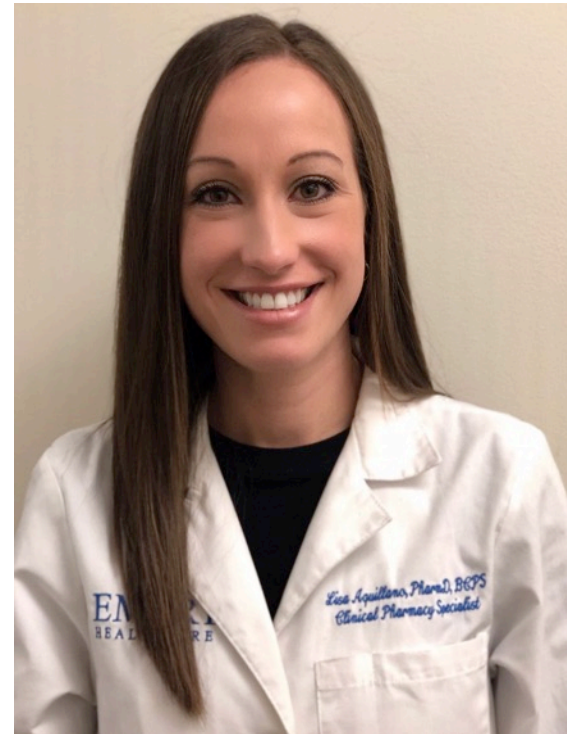
# Speaker Biography

**Lisa Aquillano, PharmD, BCPS, MSCS**

**Clinical Pharmacy Specialist, Multiple Sclerosis**

**Emory University Hospital, Atlanta, GA**

Lisa Aquillano, PharmD, BCPS, MSCS is a 2008 graduate of the University of Georgia College of Pharmacy. After graduation, she completed a PGY-1 Ambulatory Care Residency at Kaiser Permanente in Atlanta and became Board Certified as a Pharmacotherapy Specialist (BCPS). Upon finishing her residency, Dr. Aquillano accepted an Oncology Research Clinical Pharmacy Specialist position at The Mount Sinai Medical Center in New York, New York. After several years in oncology research, Dr. Aquillano moved back home to Georgia and found her true passion of working with Multiple Sclerosis patients at Emory's outpatient neurology clinic and earned her Multiple Sclerosis Specialty Certification in 2019. At Emory University Healthcare, she works closely with Emory's Specialty Pharmacy to help patients understand and gain access to their much needed MS therapies.



# Objectives

- ▶ Examine barriers to medication access
- ▶ Discuss insurance benefits and processes
- ▶ Describe medication assistance programs and their enrollment processes
- ▶ Recognize who to contact when medication access issues arise
- ▶ Learn how to BE YOUR OWN ADVOCATE!



# Barriers to Access

Transportation

Language

Provider  
availability

Health  
Literacy

Cost

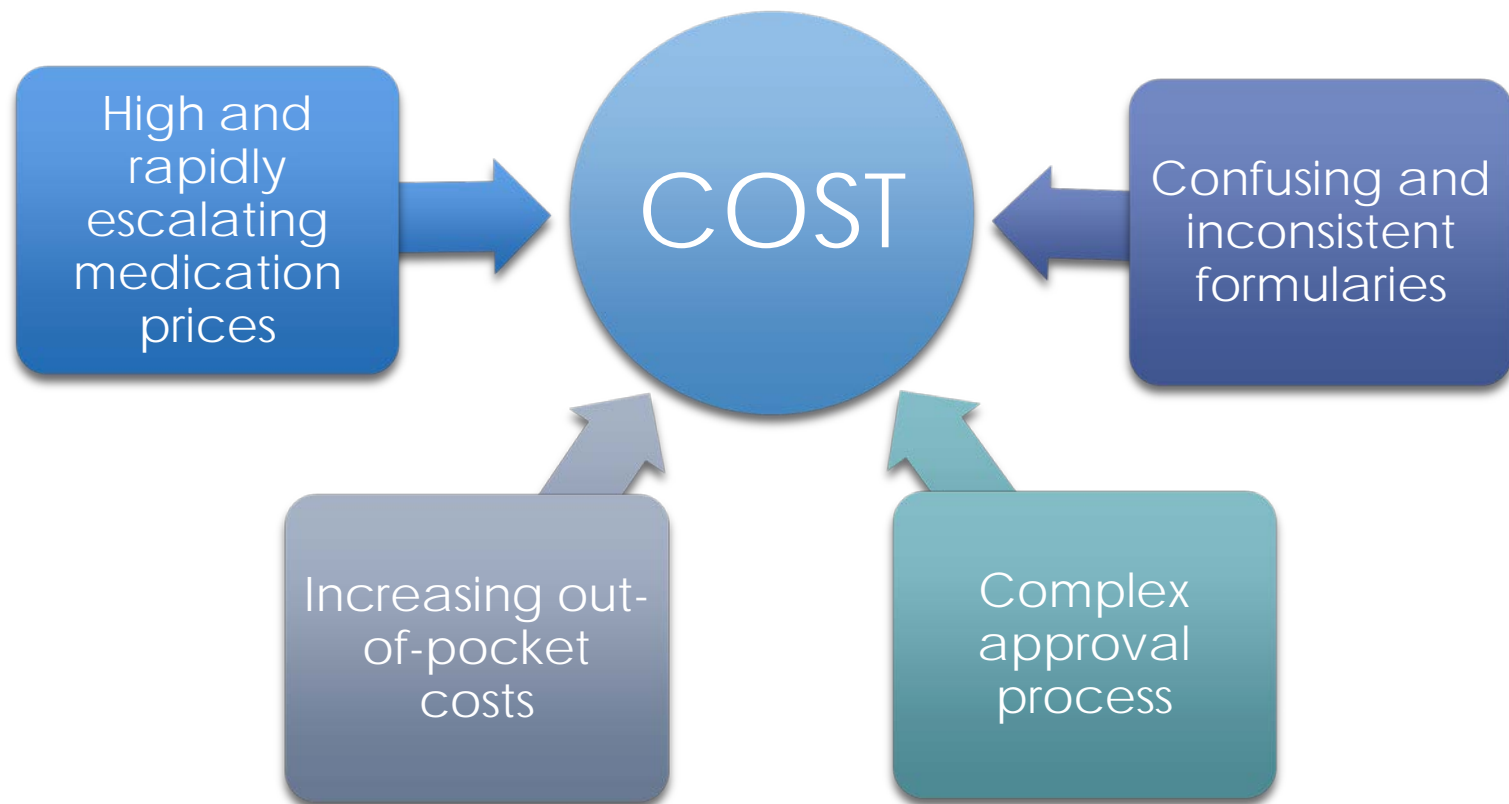
Insurance

# Audience Question

Do you think the cost of prescription MS treatments is reasonable or unreasonable?



# Barriers to Access



# Insurance Out-of-Pocket Costs

## Copay

- Fixed amount of money you pay when you get a prescription filled
- Formulary tiers

## Coinsurance

- Percentage of the cost of the medication that you pay, after you reach your deductible

## Deductible

- Amount you pay for health care services before your health insurance begins to pay

# Insurance Coverage

## Type/Coverage

- Publicly/government funded vs private/commercial
- Medical vs pharmacy benefit

## Formulary

- List of medications covered by an insurance plan

## Step Therapy

- Trying less expensive options before "stepping up" to drugs that cost more



# Insurance Step Therapy

- ▶ Process that encourages the use of less costly medication
- ▶ In general, you are required to try a step 1 medication, before a step 2 medication is eligible for coverage



- ▶ In order to “step up” to the treatment prescribed, your doctor must show that the required treatment is not appropriate for you
- ▶ Some plans may require you to fail more than 1 treatment

# Tiered Formulary

	Tier 1	Tier 2	Tier 3	Tier 4
Type of medicine	Generic medications	Preferred brand-name medications	Non-preferred brand-name medications	Specialty drugs and biologics
Copay amount	\$5	\$35	\$55	\$75

- ▶ Generally, an insurance plan has 4 tiers of medications
- ▶ Most MS medications are in the 'specialty tier' (i.e. highest tier)
- ▶ The higher the tier, the higher the copay

# Does my insurance cover my prescription?

1. Call your insurer directly
  - ▶ Refer to the number on the back of your card
2. Visit your insurer's website
3. Check your Summary of Benefits and Coverage



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# BE YOUR OWN ADVOCATE

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Know your type of insurance, know your benefits,  
and know which medications are covered.

# Insurance Approval Process

## Prior Authorization (PA)

- Process of obtaining approval from the insurance company before they will cover the medication prescribed by your provider

## Appeal (written letter)

- If the PA is denied, an appeal is when you ask your insurance company to reconsider its decision

## Peer-to-Peer (phone conversation)

- If the PA is denied, this is a conversation between a physician at the insurance company and your physician

# Prior Authorization Process

Prescription  
sent to  
pharmacy

- Pharmacy determines that a PA is required and notifies doctor's office
- Doctor's office communicates with the insurance company the reasons why the medication was prescribed

Insurance  
review

- Insurance company will review your doctor's recommendations
- May take 24 hours, to up to several weeks (**average 72 hours**) for a decision

Prior  
Authorization  
Outcome

- Insurance company will decide to approve or deny coverage of the medication



# Prior Authorization Denial

What happens if the PA is denied?

- Doctor may choose an alternative, but equally effective medication that will be covered/approved by your insurance
- Doctor's office can ask the insurance company for a review of the decision (i.e. appeal or peer-to-peer)

# Insurance Appeal Process

(Doctor's office should do this)

- ▶ Insurance companies must tell you why they denied coverage of the medication
- ▶ Types of appeals:
  - ▶ Internal Appeal – ask insurance company to conduct a full and fair review of its decision (i.e. first-level, second-level)
  - ▶ External Review – independent third party review
- ▶ **How long does it take for the insurance company to make a decision on the appeal?**
  - ▶ May take up to 60 days (**average time = 14 to 30 days**)
  - ▶ Process can be expedited, if the case is urgent.
- ▶ **Call your insurance to check on the status!**



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Follow your medication through the approval process. Contact your insurance company or doctor's office to check on the status.

# Insurance changes affecting medication coverage

- ▶ Formulary changes - insurance may change preferred medication list
  - ▶ Treatment may no longer be covered or may cost more money
  - ▶ You have the right to challenge the plan's decision so you can stay on your current MS medication
  - ▶ Existing patients may be able to remain on treatment
  - ▶ Contact your doctor to notify them of the change
- ▶ **Change of insurance**
  - ▶ May need approval by new insurance plan
  - ▶ **Contact your doctor and pharmacy to notify them of the change**

# General Steps to Medication Access

1

- Complete and submit Start Form

2

- Manufacturer co-pay support (if eligible)

3

- Patient Assistance Programs
- Foundation Assistance

# Service Request Forms (SRFs) or Start Forms



**START  
HERE**

- ▶ **All MS medications have a start form!**
  - ▶ Enrolls the patient into the manufacturer support program
  - ▶ Needed for injection training, copay card enrollment, free drug program enrollment, ETC!
  - ▶ Includes prescription for medication
- ▶ Print from manufacturer's website or submit online
  - ▶ Patient portion and doctor portion need to be completed
- ▶ Assigned a patient navigator
- ▶ Pick up the phone. They will not say who they are until they confirm who you are.



# What is a Specialty Pharmacy?

- ▶ **Specialty pharmacy (SP):** coordinates the processing, storage, delivery, and distribution of specialty drugs
- ▶ May help with the facilitation of the prior authorization
- ▶ Insurance may require you to use a *specific* SP
- ▶ Closed-door pharmacies that will **ship your medication** to your home or other designated location
- ▶ May call from an unknown number – **please pick up the phone to answer these calls to arrange for delivery**



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# BE YOUR OWN ADVOCATE

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Know the name and phone number of the pharmacy that fills your MS medication(s).

# Bridge Therapy Programs

- ▶ Sends **free medication** to the patient during benefits investigation part of the approval process
- ▶ Usually for commercially/privately insured patients
- ▶ Offered by many manufacturers of MS medications
  - ▶ Including, but not limited to: Betaseron, Gilenya, Mayzent, Aubagio, Tecfidera, Mavenclad
- ▶ May last up to a full year
- ▶ Use these programs if you are going on an extended vacation, and insurance will only allow a certain amount of medication to be dispensed

# Copay Card Programs

- ▶ Offered by drug manufacturing companies as a direct way to lower out-of-pocket costs for medications
- ▶ **Eligibility: Patients with commercial/private insurance**
  - ▶ Not need-based
  - ▶ Not for uninsured patients
  - ▶ Not for patients whose prescriptions are paid for, in part or in full, by any state or federally funded program, including but not limited to, Medicare or Medicaid, Medigap, VA, DoD, and TRICARE.
- ▶ Reduces copay to as little as \$0 on each fill
- ▶ **Enroll by calling manufacturer support program for your medication**


# Manufacturer Copay Support Programs

Medication/Program	Copay Support Information	Phone
<b>Copaxone</b> <sup>®</sup> Shared Solutions <sup>®</sup>	<a href="https://www.copaxone.com/shared-solutions/copay-assistance">https://www.copaxone.com/shared-solutions/copay-assistance</a>	1-800-887-8100
<b>Glatiramer Acetate</b> Mylan Advocate <sup>™</sup>	<a href="https://www.glatirameracetate.com/en/patient-support">https://www.glatirameracetate.com/en/patient-support</a>	1-844-695-2667
<b>Glatopa</b> <sup>®</sup> GlatopaCare <sup>®</sup>	<a href="https://www.glatopa.com/glatopacare/cost-assistance/">https://www.glatopa.com/glatopacare/cost-assistance/</a>	1-855-452-8672
<b>Betaseron</b> <sup>®</sup> BETAPLUS <sup>®</sup> Support	<a href="https://www.betaseron.com/betaplus-support-program/financial-support/">https://www.betaseron.com/betaplus-support-program/financial-support/</a>	1-844-788-1470
<b>Extavia</b> <sup>®</sup> Extavia Go <sup>®</sup> Program	<a href="https://www.extavia.com/info/Treatment/How-is-extavia-cost.jsp">https://www.extavia.com/info/Treatment/How-is-extavia-cost.jsp</a>	1-866-398-2842
<b>Rebif</b> <sup>®</sup> MS Lifelines	<a href="https://www.rebif.com/getting-started-with-rebif/rebif-co-pay">https://www.rebif.com/getting-started-with-rebif/rebif-co-pay</a>	1-877-447-3243
<b>Avonex</b> <sup>®</sup> AboveMS <sup>™</sup>	<a href="https://www.avonex.com/en_us/home/above-ms/copay-financial-assistance.html">https://www.avonex.com/en_us/home/above-ms/copay-financial-assistance.html</a>	1-800-456-2255
<b>Plegridy</b> <sup>®</sup> AboveMS <sup>™</sup>	<a href="https://www.plegridy.com/en_us/home/biog-en-support-program/financial-support.html">https://www.plegridy.com/en_us/home/biog-en-support-program/financial-support.html</a>	1-800-456-2255

# Manufacturer Copay Support Programs

Medication/Program	Copay Support Information	Phone
<b>Fingolimod</b> (Gilenya®) Gilenya Go® Program	<a href="http://www.gilenya.com/c/ms-pill/co-pay">www.gilenya.com/c/ms-pill/co-pay</a>	1-800-445-3692
<b>Siponimod</b> (Mayzent®) Alongside MS™	<a href="https://www.mayzent.com/financial-support">https://www.mayzent.com/financial-support</a>	1-877-629-9368
<b>Dimethyl Fumarate</b> (Tecfidera®) AboveMS™	<a href="https://www.tecfidera.com/en_us/home/additional-support/financial-support.html">https://www.tecfidera.com/en_us/home/additional-support/financial-support.html</a>	1-800-456-2255
<b>Teriflunomide</b> (Aubagio®) MS One to One®	<a href="https://www.aubagio.com/cost">https://www.aubagio.com/cost</a>	1-855-676-6326
<b>Cladribine</b> (Mavenclad®) MS Lifelines	<a href="https://www.mavenclad.com/en/index/support-and-resources/financial-assistance.html">https://www.mavenclad.com/en/index/support-and-resources/financial-assistance.html</a>	1-877-447-3243
<b>Ocrelizumab</b> (Ocrevus®) Ocrevus Co-pay Program	<a href="http://www.ocrevuscopay.com">www.ocrevuscopay.com</a>	1-844-672-3887
<b>Natalizumab</b> (Tysabri®) AboveMS™	<a href="https://www.tysabri.com/en_us/home/join-biogen-support/financial-support.html">https://www.tysabri.com/en_us/home/join-biogen-support/financial-support.html</a>	1-800-456-2255
<b>Lemtrada</b> (Alemtuzumab®) MS One to One®	<a href="https://www.lemtrada.com/resources-and-support/financial-support">https://www.lemtrada.com/resources-and-support/financial-support</a>	1-855-676-6326





What if you don't have  
insurance?

Free Drug Programs  
are available!



# Patient Assistance Programs (PAPs)

- ▶ Programs offered by pharmaceutical companies to provide **free or low cost medications** to eligible patients
  - ▶ Medication shipped from PAP pharmacy
- ▶ Must complete an application
  - ▶ Complete patient consent form
  - ▶ Prescriber must complete their portion
- ▶ General eligibility requirements
  1. Limited or no prescription drug coverage
  2. Financial need
  3. Proof of U.S. residence or citizenship
- ▶ **Know when you need to re-enroll!**

# Patient Assistance Programs

Medication/Program	PAP Program Website	Phone
<b>Copaxone®</b>	NONE – program ended 12/31/2017	N/A
<b>Glatiramer Acetate</b> Mylan Advocate™	<a href="https://www.glatirameracetate.com/en/patient-support">https://www.glatirameracetate.com/en/patient-support</a>	1-844-695-2667
<b>Glatopa®</b> Novartis Patient Assistance Foundation	<a href="http://www.pap.novartis.com">www.pap.novartis.com</a>	1-800-277-2254
<b>Betaseron®</b> U.S. Bayer Patient Assistance Foundation	<a href="https://www.patientassistance.bayer.us">https://www.patientassistance.bayer.us</a>	1-866-228-7723
<b>Extavia®</b> Novartis Patient Assistance Foundation	<a href="http://www.pap.novartis.com">www.pap.novartis.com</a>	1-800-277-2254
<b>Rebif®</b> MS Lifelines	<a href="http://www.rebif.com">www.rebif.com</a>	1-877-447-3243
<b>Avonex®</b> AboveMS™	<a href="https://www.avonex.com/en_us/home/above-ms/copay-financial-assistance.html">https://www.avonex.com/en_us/home/above-ms/copay-financial-assistance.html</a>	1-800-456-2255
<b>Plegridy®</b> AboveMS™	<a href="https://www.plegridy.com/en_us/home/biogen-support-program/financial-support.html">https://www.plegridy.com/en_us/home/biogen-support-program/financial-support.html</a>	1-800-456-2255

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<b>Siponimod</b> (Mayzent®) Alongside MS™	<a href="https://www.mayzent.com/financial-support">https://www.mayzent.com/financial-support</a>	1-877-629-9368
<b>Dimethyl Fumarate</b> (Tecfidera®) AboveMS™	<a href="https://www.tecfidera.com/en_us/home/additional-support/financial-support.html">https://www.tecfidera.com/en_us/home/additional-support/financial-support.html</a>	1-800-456-2255
<b>Teriflunomide</b> (Aubagio®) MS One to One®	<a href="https://www.aubagio.com/cost">https://www.aubagio.com/cost</a>	1-855-676-6326
<b>Cladribine</b> (Mavenclad®) MS Lifelines	<a href="http://www.mavenclad.com">www.mavenclad.com</a>	1-877-447-3243

# Patient Assistance Programs

Medication/Program	PAP Program Website	Phone
<b>Ocrelizumab (Ocrevus®)</b> Ocrevus Connects™	<a href="https://www.ocrevus.com/patient/support/ocrevus-connects.html">https://www.ocrevus.com/patient/support/ocrevus-connects.html</a>	1-844-627-3887
Genentech Patient Foundation	<a href="http://www.genentechpatientfoundation.com">www.genentechpatientfoundation.com</a>	1-888-941-3331
Genentech Access Solutions	<a href="https://www.genentech-access.com/patient.html">https://www.genentech-access.com/patient.html</a>	1-866-422-2377
<b>Natalizumab (Tysabri®)</b> AboveMS™	<a href="https://www.tysabri.com/en_us/home/join-biogen-support/financial-support.html">https://www.tysabri.com/en_us/home/join-biogen-support/financial-support.html</a>	1-800-456-2255
<b>Lemtrada (Alemtuzumab®)</b> MS One to One®	<a href="https://www.lemtrada.com/resources-and-support/financial-support">https://www.lemtrada.com/resources-and-support/financial-support</a>	1-855-676-6326

# Financial Assistance Programs



Patient Access Network  
Foundation

[www.panfoundation.org](http://www.panfoundation.org)

1-866-316-7263



HealthWell Foundation

[www.healthwellfoundation.org](http://www.healthwellfoundation.org)

1-800-675-8416



Good Days

[www.mygooddays.org](http://www.mygooddays.org)

1-877-968-7233



The Assistance Fund

[www.tafores.org](http://www.tafores.org)

1-855-845-3663



The Patient Advocate Foundation

[www.copays.org](http://www.copays.org)

1-866-512-3861



# Financial Assistance Programs



Assistance is always subject to the availability of funds and there is no guarantee such funds will be available.

<https://fundfinder.panfoundation.org>



- ▶ Helps you quickly find financial assistance from charitable foundations
- ▶ **Free resource** that notifies you when a disease fund opens
- ▶ **Anyone can sign up** – including patients, families, and physicians
- ▶ **Create a profile and subscribe to email or text notifications** for MS disease fund openings
- ▶ Participating disease funds: The Assistance Fund, Good Days, HealthWell, Patient Advocate Foundation
- ▶ Review FundFinder FAQs for instructions on registering and signing up for notifications when the MS fund opens



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**BE YOUR OWN ADVOCATE**

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Know what type of assistance is out there for your MS medication. Sign up for FundFinder!

# Patient Access Network Foundation (PANF)



- ▶ Apply online at [www.panfoundation.org](http://www.panfoundation.org) or call 1-866- 316-7263
- ▶ Assistance Amount: \$5,800 per year
  - ▶ Patients may apply for a second grant during their eligibility period subject to availability of funding
  - ▶ Automatic 90-day look-back period from eligibility start date
  - ▶ Approved for 12 months
- ▶ Eligibility Criteria
  1. Must be getting treatment for MS
  2. **Must have Medicare insurance** that covers the qualifying medication
  3. The medication must be listed on PAN's list of covered medications.
  4. Income must fall at or below 500% of the Federal Poverty Level
  5. Must reside and receive treatment in the U.S. or U.S. territories (U.S. citizenship is not a requirement)

# HealthWell



HEALTHWELL  
FOUNDATION®

- ▶ Apply online at [www.healthwell.org](http://www.healthwell.org) or call 1-800-675-8416
- ▶ Provides financial assistance to adults and children to cover the cost of:
  - ▶ Prescription drug copays
  - ▶ Health insurance premiums, deductibles, and coinsurance
  - ▶ Pediatric treatment costs
  - ▶ Travel costs
- ▶ Eligibility criteria:
  1. Must have some form of insurance (i.e. private, Medicare, etc.)
  2. Income must fall at or below 500% of the Federal Poverty Level
  3. Must receive treatment in the U.S.

# Good Days



- ▶ Apply online at [www.mygooddays.org](http://www.mygooddays.org) or call 1-877-968-7233
- ▶ Assistance amount: \$6,000 per year (subject to change)
- ▶ Provides financial assistance for:
  - ▶ Copay assistance
  - ▶ Healthcare premium assistance
  - ▶ Travel assistance
- ▶ Eligibility Criteria:
  1. Must have a valid SSN
  2. Must have Medicare, military or federal medical insurance
  3. Income must fall at or below 500% of the Federal Poverty Level
  4. Must receive your treatment in the U.S.





## The Assistance Fund

- ▶ Apply online at [www.tafoares.org](http://www.tafoares.org) or call 1-855-845-3663
- ▶ Assistance amount: no set amount (approved for the year)
  - ▶ Must re-apply each calendar year
- ▶ Provides financial assistance for:
  - ▶ Copays
  - ▶ Healthcare coinsurance, deductibles and premiums
  - ▶ Travel expenses (ex. hotel if traveling for infusion therapy)
- ▶ Eligibility criteria:
  1. Income limits – must contact TAF for more information
  2. Must have some form of insurance (i.e. private, Medicare, etc.)



- ▶ Apply online at [www.patientadvocate.org](http://www.patientadvocate.org). or call at 1-800-532-5274
- ▶ Assistance amount: \$7,000 per year
- ▶ Provides financial assistance to financially and medically qualified patients, including those insured through Medicare
  - ▶ Co-payments, co-insurance and deductibles
- ▶ Eligibility requirements:
  1. Must be currently insured and have some coverage for medication
  2. Confirmed diagnosis of disease under which they are requesting assistance
  3. Must reside and receive treatment in the U.S.
  4. Household income of 400% or less of the Federal Poverty Guideline with consideration for the Cost of Living Index

# Needy Meds

[www.needymeds.org](http://www.needymeds.org)

- ▶ Online information resource of programs that provide assistance to people who are unable to afford their medications and health care costs
- ▶ Free resource, easy to access, and updated regularly
- ▶ Provides information on:
  - ▶ Patient assistance programs
  - ▶ Copay card programs
  - ▶ Coupons, rebates & more
- ▶ NeedyMeds Drug Discount Card

# Additional Resources

- ▶ National MS Society [www.nationalmssociety.org](http://www.nationalmssociety.org)
- ▶ Can Do MS [www.cando-ms.org](http://www.cando-ms.org)
- ▶ MS Coalition [www.ms-coalition.org](http://www.ms-coalition.org)
- ▶ Consortium of Multiple Sclerosis Centers [www.ms-care.org](http://www.ms-care.org)
- ▶ Multiple Sclerosis Association of America (MSAA)
  - ▶ <https://mymsaa.org/ms-information/prescription-assistance>
- ▶ Novartis Patient Assistance NOW  
[www.patientassistancenow.com](http://www.patientassistancenow.com)
  - ▶ Website designed to help you find programs that may provide savings or resources, as well as access to your Novartis prescription medications (i.e. Extavia, Glatopa, Gilenya, & Mayzent)

# Additional Resources



- ▶ National Infusion Center Association

<https://locator.infusioncenter.org>

- ▶ Offers an online infusion center finder to locate centers throughout the U.S. that administer IV/injectable medications
- ▶ Provides online education to help patients learn more about infusion services



# Conclusion

- ▶ People with MS are negatively impacted by the cost of MS treatment
- ▶ People with MS struggle with the complexities of the system to access their medications
- ▶ Challenges associated with accessing and maintaining access to medications create stress in the lives of people with MS and their caretakers
- ▶ Many programs are available to help MS patients pay for and stay on their preferred treatment
- ▶ Feel empowered to **be your own advocate!**