

FAQ Answers

About Patient Assistance Programs (PAPs)

What is a Patient Assistance Program (PAP)?

These programs are offered by the pharmaceutical industry to assist low income people who don't have prescription drug coverage. These programs have been in existence for the past 15-20 years. So far PAPs have only reached a fraction of those who need them. PAS provides a real value to those who need expert advice, assistance and processing of needed prescriptions through PAPs.

Why do drug companies offer these programs?

PAPs are the philanthropic effort of the drug companies to reach out to those people who have low incomes and no drug coverage.

Where do these medications come from?

Medications are mailed directly from the pharmaceutical companies to the client's home, the doctor's office or may need to be picked up at the local pharmacy.

Are PAPs a type of Rx discount plan?

No. Discount plans only provide patients a discount on their medication either at the pharmacy or through mail-order. PAPs provide access to free drug programs offered through the pharmaceutical industry. PAS provides a service to these consumers – taking the time and effort to apply and re-apply for these programs on their behalf.

How does PAS have access to these free prescriptions through PAPs?

PAS applies on behalf of the client to Patient Assistance Programs (PAPs), which are offered by various pharmaceutical companies. For the average consumer, the application process of applying to multiple PAPs can be very challenging due to each pharmaceutical company's individual eligibility requirements.

What are the eligibility requirements to qualify for these programs?

A qualifying applicant needs to be within 2 times the federal poverty line and have no current coverage for specified medications and be a legal US resident.

Is PAS insurance?

No. PAS is a service which completes all the paperwork necessary for patients to access pharmaceutical companies' PAPs. Medications are then shipped free of charge directly from the pharmaceutical manufacturer to the client.

What does PAS actually do on behalf of the client?

PAS completes a comprehensive phone interview upon receipt of the one-page initial Enrollment Form to determine if the applicant qualifies for a PAP for each medication listed as well as confirming the eligibility requirements on both income and Rx coverage.

If his or her medication is not on the list, PAS works with the client and his or her doctor to obtain a similar medication. PAS completes all necessary PAP forms, and submits them to the doctor(s) for their signatures. Once PAS receives back all forms and ensures they have been completed, they are then sent off to each pharmaceutical company's PAP. Upon approval each company then sends the medications either directly to the patient's home, to their doctor's office or, in some cases, will need to be picked up at local pharmacy. PAS processes all renewals and refills for each PAP automatically on behalf of the client.

Can't anyone just complete the PAP forms them self and deal directly with each drug manufacturer?

Yes, just like someone might choose to do their own tax returns each year. However, the application process for PAPs can sometimes be much harder than doing annual tax returns (renewal and reapplication timeframes can be semi-annual or even quarterly and vary from drug to drug).

Why may PAS be the best option for the consumer?

There are several options for accessing PAPs. To better understand if PAS is right for you, you need to

know your other options.

1) Go it alone – Each drug company has a web site outlining their individual programs for free medications. Most of these sites offer limited information. Some instruct the reader to place a phone call to the companies; others ask him or her to submit an application without explaining their plans. Each company has different requirements and income guidelines for the processing of individual applications. For an individual on multiple medications having to apply and reapply to multiple PAPs, this process may become just too overwhelming.

2) Partnership for Prescription Assistance (PPA) - This is the industry association of pharmaceutical companies for PAP information. You may have seen the well-known TV spots with Montel Williams which are sponsored by PPA. When the consumer calls the 800 number, PPA simply sends him/her the forms for all of the different PAPs. The consumer is then required to complete each document, provide financial information, obtain his/her doctors' signatures, and then forward each completed application to the appropriate pharmaceutical company; as well as keep up with the varying renewals and reapplications for each PAP. If everything is correctly completed, the patient starts receiving his or her medications. However, very often patients simply have a hard time completing the entire process. PAS makes the process simple.

3) Doctors' offices - are often too busy to provide any meaningful help, with many busy medical offices being further burdened by staff shortages. In fact, we have found over 67% of all doctors' offices contacted were unaware of these programs. Not surprisingly, as doctors begin to find out about companies like PAS many have started using these services to assist their patients.

4) Other PAP service companies who offer similar services for less - simply put, PAS provides the largest and most comprehensive service, support and outreach network to patients around the country. So many other companies in this service industry operate on a much smaller scale serving mostly those in their community and do not have the ability to process thousands of applications per month, or reach the millions who need these programs. Most of these companies are home-based businesses, which very often serve at most several hundred clients at a given time.

What is the cost for PAS?

PAS offers one low service fee of \$95.00 per month, per person. And, there is also one-time application fee of \$25.00.

Is the \$95.00 per month or is it an annual fee?

This is a monthly service fee and can be paid by either credit card or monthly bank draft. PAS's system is set up to ensure an ongoing supply of the member's maintenance medications. Remember, there is also a one-time application fee of \$25.00 upon initial application.

If the prescriptions are free, why does PAS charge \$95 per month?

The \$95 monthly service fee covers PAS's administrative overhead for the initial application process and the many re-qualifications and re-applications for each PAP. PAS does the ongoing paperwork for the client to ensure seamless delivery of his/her prescription drugs from each pharmaceutical company.

When is the member's credit card or bank account charged?

The client will be charged the \$25 initial application fee upon receipt of his or her application, and \$95 once PAS completes the initial phone interview and the member is qualified, and then \$95 monthly thereafter. If the applicant is discovered to not qualify for the PAPs during the initial phone interview only the \$25 application fee will be applied.

What if someone does not have a checking account or credit card?

A client can pay for their member service fees on a semi-annual or annual basis. Upon application, the applicant will send in two separate cashier's checks or money orders, one for \$25 (the initial application fee) and the other for either 6 or 12 months' service fees (\$570 or \$1,140, respectively).

Can any person pay the PAS fees?

Yes.

If a client's income increases, must they re-qualify?

Yes. However, many drug companies only ask for income upon reapplication for each PAP, which depending on the medication(s) will be once every 3, 6, 9, or 12 months. The client would then have to show

proof of income and may be turned down if they do not meet the eligibility requirements. PAS handles all reapplications on behalf of the client and begins the reapplication process usually six (6) weeks before the client's current supply of medications will run out.

If a child is under 18 or over 18 and still living with his/her parents, how is income eligibility determined?

The parents' income only comes into consideration when the child is under 18. For example, in the case of a 21-year-old son who works part-time and is still living with his parents, PAS would only consider the son's income when determining eligibility.

What number should be provided as the income of those who are self-employed?

PAS considers only the gross personal taxable income.

When will household versus individual income be considered?

Household income is only considered in the case of a married couple. For example, if a single adult is living with others (such as parents or in-laws) PAS only considers the income of the person applying for the program.

What happens if a client gets regular insurance, will they be canceled?

Medications will continue until PAS must reapply for each PAP. One of the eligibility requirements for PAPs is that the medication taken by the client not be covered by insurance. At the time of re-application, PAS will re-evaluate which medications are covered by the client's insurance and which are not. A PAS representative will help the client determine whether it is best for the client to stay with PAS or purchase the medications not covered at a local pharmacy.

If someone has a major pre-existing medical condition, can he or she qualify for PAS?

Yes. As with any other client, a condition of eligibility is that his or her prescription drug benefits have run out, or the member's insurance company won't cover his or her specific drugs.

Is there a limit to the number of medications?

PAS provides no limit to the number of medications as long as the drug is available through a PAP.

What is the PAS Application?

The PAS Application is a one-page application which needs to be completed about the prospective client once it is determined he/she meets both the income and prescription coverage eligibility requirements.

What happens if a person runs out of available space on the PAS application when listing either his/her medications or doctor(s) contact information?

He or she may use a separate sheet of paper and submit it along with his or her initial application.

How long does it take for a member upon submitting an initial application to receive a phone interview?

Within 2-4 days the applicant will receive a phone call from PAS to conduct the initial qualification interview.

Why does it take 6-8 weeks for the client to receive his or her medications?

After PAS receives a member's application and completes the phone qualification interview with the client, all required pharmaceutical company applications are completed and then sent to the client's doctor(s) for their signature. Because PAS is dealing with multiple doctors' offices and multiple pharmaceutical companies' applications it can sometimes take a few weeks to get all of the necessary documentation back from each doctor. By telling the client there is a 6-8 week window before receipt of their first supply of medications, PAS buys time for this sometimes lengthy process.

Does the client need to do any paperwork other than the initial application?

No, PAS takes care of all the paperwork (i.e. initial application to each PAP, reapplications and renewals) as needed to have these medications sent to the client.