

Tips on navigating insurance and access to treatment

St. Paul, Minn. 2017 PHA on the Road



Session Description:

When living with a chronic illness, navigating the world of insurance is often cumbersome and confusing. During this session the panelists will review common insurance terms, where to find educational resources related to coverage and financial assistance options available for PH care-related costs. Panelists will provide tips on how to navigate and overcome treatment access obstacles as well as how your health care team is here to help you.

Overview:

Treatment for pulmonary hypertension (PH) can be complex and expensive. Understanding your pharmacy insurance and the benefits that are (and aren't) offered by your coverage is an important part of being your own or your loved one's best advocate.

Learning Objectives

- Basic overview of a prior authorization and how the patient can find out if one is needed.
- Know some common treatment access obstacles and steps to overcome them.
- Be familiar with treatment access resources.
- Information on how to utilize your health care team and pharmacy to the best of your ability.

Types of Insurance:

- Medicaid: Eligibility varies by state. States *must* cover certain low-income groups who meet specific income criteria including low-income seniors, individuals with disabilities, children and pregnant women.
- Medicare: Individuals 65 and older, and those who have been receiving Social Security Disability assistance for at least 24 months.
- Marketplace ("Exchange"): Most U.S. citizens and nationals living in the United States are eligible to purchase health insurance through a Health Insurance Marketplace. Premium subsidies are available based on income guidelines. Individuals who already have Medicare part's A and B are not eligible.
- Employer-based: Many employers offer health insurance coverage to their employees. Covered benefits, and the cost to the employee, varies by employer.

Choosing Coverage:

- **What care are you likely to need?** What prescriptions do you take? Are you likely to need certain procedures or a hospital stay in the upcoming year? Making some educated guesses about your care, and a detailed list of your current medications, can help you choose the coverage you need.
- **Consider your total annual costs.** It's tempting to pick the plan with the lowest monthly premium, but sometimes plans with a low monthly cost require the covered individual pay a high percentage of the cost before insurance kicks in. Paying a high monthly fee for a plan that covers 80% of your expenses may make more sense than paying a low monthly fee for a plan that only covers 50% of your expenses.

Overcoming Treatment Access Obstacles

- Communicate clearly and calmly. You are a valued customer and deserve to be heard.
- If at first you don't succeed, ask for someone else.
- Know your benefits.
- Document all communication with your insurance company.
- Follow up in writing after speaking with a health plan representative on the phone.
- Do not hesitate to request assistance from your employer's Human Resources department and your physician(s).
- Carefully follow the steps outlined by your health plan for requesting prior authorization, submitting claims or filing appeals.
- Advocate at all levels.
- Utilize the additional resources that are available.
- Be persistent!

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Assistance Programs Tips and Tricks:

- When started on a new medication make sure you ask the pharmacist what the cost of the co-Payment will be.
- If the co-Pay is too expensive, tell the pharmacy that you are unable to afford this and then call your health care team right away.
- Use the resources listed below to assist in decreasing the cost!
- The assistance programs are likely to change, and insurance coverage may change year to year (even if the same plan is maintained and you have the same card).
- September/October is the best time to begin planning for the next year and researching assistance programs and additional insurance coverage.

Don't get discouraged if you are having difficulties finding assistance. Be persistent and use your health care team and your specialty pharmacy!

<https://phassociation.org/patients/insurance/financial-assistance/>

Pulmonary Hypertension Assistance Programs

1. All PH Medication
 - a. Good Days – (877) 968-7233 or (972) 608-7141
2. Adcirca
 - a. Assist – (877) 864-8437 or (877) 948-9136
3. Revatio
 - a. Pfizer RxPathways – (866) 706-2400
4. Adempas
 - a. Bayer Healthcare AIM Pt Assistance Program – (855) 423-3672
5. Letairis
 - a. Gilead Solutions – (866) 664-5327
6. Tracleer, Opsumit, Uptravi, and Ventavis
 - a. Actelion Pathways – (866) 228-3546
7. Orenitram
 - a. United Therapeutics – (877) 948-9136
8. Tyvaso
 - a. Tyvaso Patinet Assistance Program – (877) 864-8437
9. Remodulin
 - a. United Therapeutics
 - i. Request UT PAP from the following specialty pharmacies.
 1. Accredo (866) 344-4875
 2. CVS Specialty (877) 242-2738
 3. CuraScript (866) 474-8326
10. Flolan
 - a. Accredo Therapeutics – (724) 778-3980

Additional Resources:

Pulmonary Hypertension Association

www.PHAssociation.org/Insurance

301-565-3004 x753

Caring Voice Coalition

Financial assistance; Social Security Disability application assistance; help finding and choosing coverage and more

www.CaringVoice.org

(888) 267-1440

Medicare Plan Finder

<https://www.medicare.gov/find-a-plan/questions/home.aspx>

1-800-MEDICARE

Health Insurance Marketplace

www.Healthcare.gov

1-800-318-2596