

Sources of Free and Low-cost Medications

DestinationRX will search for the lowest online prices for specific medications. (They do this for pet prescriptions as well as for human prescriptions.) Here is how they describe what they do:

"DestinationRx.com is the leading online comparison shopping destination focused exclusively on prescription drugs, health, wellness, and beauty products. We provide a free membership service to help you lower the cost of your prescription medications with our proprietary comparison shopping technology, drug consultation software and pharmacy savings card program. We also help you find the lowest prices for health, wellness, and beauty products. We are not an online pharmacy. We provide consumers with the necessary information and savings services to help them save money on their prescription and drug store item purchases." Here is [the link to DestinatinRX](#).

NeedyMeds.com has collected information about opportunities for those with special financial needs. Here is how they describe what they do: "In this country there are many millions of people with no health insurance. There are many more people who, even though they have insurance, don't have the money to buy their medications. There is help available for these people. The Solution: Many drug manufacturers have what's called Patient Assistance Programs . These programs are designed to help those who can't afford their medicines obtain them at no cost or low cost. Unfortunately, many people, including doctors, nurses, social workers, and patients, don't know that these programs exist. Our goal is to solve this problem. Our website contains the latest, most complete, and most accurate information on patient assistance programs available. We regularly contact every drug company to check on the accuracy of our data. The information we have is obtained directly from the drug manufacturer." Here is [the link to NeedyMeds.com](#).

HelpingPatients.org is an interactive site -- matching those in need with specific programs -- run by the Pharmaceutical Research and Manufacturers of America (PhRMA). It welcomes patients, health care professionals, and family members. Here is how they describe what they do: "This site was designed to help you find patient assistance programs for which you may qualify. This online service is free and completely confidential - we do not keep records of any personally identifiable information. All you have to do is answer a few short questions. It will only take a few moments of your time." Here is [the link to HelpingPatients.org](#).

Insure Kids Now is the U.S. Department of Health & Human Services' resource to help ensure that infants, children, and teenagers have health insurance. Here is a passage from their web site: "You work hard to provide for your children and want to make sure they grow up strong, smart and healthy. But like many parents whose children don't have health insurance, you worry about taking care of them. Now, you may have one less thing to worry about. Your state, and every state in the nation, has a health insurance program for infants, children and teens. The insurance is available to children in working families, including families that include individuals with a variety of immigration status. (Materials are available that explain more about immigration and children's health insurance.) For little or no cost, this insurance pays for: doctor visits, prescription medicines, hospitalizations, and much more. Kids that do not currently have health insurance are likely to be eligible, even if you are working. The states have different eligibility rules, but in most states, uninsured children 18 years old and younger, whose families earn up to \$34,100 a year (for a family of four) are eligible." Here is [the link to Insure Kids Now](#).

RxAssist provides information about programs for low-cost or free medications. This site also provides additional information such as the Federal Poverty Guidelines. Here's their description of what they do:

"Many pharmaceutical manufacturers also offer a limited supply of free or low-cost medications to patients in need through their patient assistance programs. These programs are intended to serve as a 'last resort' for patients who are unable to use other programs and who otherwise would not be able to afford needed medications. RxAssist provides physicians and other health care providers with the information they need to access these programs." Here is [the link to RxAssist](#).

TRICARE For Life (TFL) "provides expanded medical coverage for Medicare-eligible uniformed services retirees, including retired National Guard members and reservists; Medicare-eligible family members and widow/widowers; and certain former spouses if they were eligible for TRICARE before age 65." Here is [the link to Tricare For Life](#).

Benefits Check-up is an interactive site run by the National Council on Aging. Here is how they describe what they do: "BenefitsCheckUp helps thousands every day to find programs for people ages 55 and over that may pay for some of their costs of prescription drugs, health care, utilities, and other essential items or services." Here is [the link to Benefits Check-up](#).

Medicare.gov is "the official **U.S. government's site for people with Medicare.**" Here is [the link for Medicare.gov](#).

RxHope is a patient assistance program that helps physicians and others who prescribe medication to apply for, obtain and track requests for no cost medications for their patients when they are unable to afford them and do not have access to prescription insurance or other government-funded programs. According to the site, "RxHope is the only patient assistance Internet initiative financially supported by PhRMA (Pharmaceutical and Research Manufacturers of America) and participating pharmaceutical companies." Here is [the link to RxHope](#).

The **Partnership for Prescription Assistance** "brings together America's pharmaceutical companies, doctors, other health care providers, patient advocacy organizations and community groups to help qualifying patients who lack prescription coverage get the medicines they need through the public or private program that's right for them. Many will get them free or nearly free. Its mission is to increase awareness of patient assistance programs and boost enrollment of those who are eligible. Through this site, the Partnership for Prescription Assistance offers a single point of access to more than 475 public and private patient assistance programs, including more than 180 programs offered by pharmaceutical companies." Here is [the link to Partnership for Prescription Assistance](#).

Together Rx Access is sponsored by a number of large pharmaceutical companies for people who have no prescription drug coverage and are not eligible for Medicare. It offers a free card to those eligible that provides discounts of around 25-40% on over 300 prescription medications (both brand name and generic) at participating pharmacies. Here is the [link to Together Rx Access](#).

Consumer Reports Best Buy Drugs "is a public education project. It will help you talk to your doctor about prescription drugs, and find the most effective and safe drugs that also give you the best value for your health care dollar.... You can save hundreds or even thousands of dollars if you and your doctor choose a Consumer Reports Best Buy Drug over a newer, highly advertised alternative." Here is [the link to Consumer Reports Best Buy Drugs](#).

SelectCare Benefits Network (SCBN) "is one of America's leading Patient Advocacy Organizations that specializes in patient assistance programs (PAP). SCBN gives prescription drug assistance by helping it's member patients locate, qualify for and successfully access hundreds of free prescription programs on an ongoing basis for only a fraction of the would be retail costs for those prescription medicines." Here is [the link to SelectCare Benefits Network](#).

Resources for Finding Health Insurance

The **National Association of Health Underwriters** has created a **Health Care Options Database**. This site provides "Comprehensive descriptions of public and private health care coverage options offered by every state and by the Federal Government. Written in consumer-friendly terms, with complete contact information for all federal and state agencies, this database helps individuals understand and access the many programs designed to provide health care coverage." The also provide a "Consumer Guide To Health Savings Accounts (HSAs)" and a "Consumer Guide To High-Risk Pools." Here is [the link to the Health Care Options Database](#).

eHealthInsurance has created a web site that enables people to **get quotes, compare plans, and apply online**. According to the site, "Upon visiting eHealthInsurance, you can find the widest selection of affordable health insurance plans (Individual Health Insurance, Family Health Insurance, Self Employed Health Insurance, Small Business Group Health Insurance, HMOs, PPOs, Health Savings Accounts (HSA), Short-term Health Insurance, Dental Insurance, Life Insurance, etc.) available in one place. The health insurance plans we feature are offered by medical insurance industry leaders including health insurance plans from Aetna, Anthem Blue Cross and Blue Shield, Blue Cross of California, Blue Shield of California, BlueCross BlueShield of Texas, CELTIC, HealthNet, Humana, Golden Rule, Kaiser Permanente of Georgia, Oxford Health Plans, UNICARE, HealthPartners, and PacifiCare of Colorado. By providing choices in both health insurance companies and types of health insurance plans, combined with instant health insurance quotes, we enable you to find the health insurance plans that suit your individual health insurance needs and budget goals." Here is [the link to eHealthInsurance](#).