Ensuring Access to Needed Medications During the COVID-19 Pandemic

One of the challenges many people may face during the coronavirus pandemic is access to needed prescription and over-the-counter medications. Our tips below offer advice for how to get your medications, as well as find help affording them.

Have refills on hand

You should have at least a one-month supply of prescription and over-the-counter medications that you need to manage ongoing medical conditions. Some public health officials are even recommending a three-month supply since it is uncertain how long the pandemic will last. Fortunately, many insurance plans—including Medicare plans—are relaxing the refill limitations so that you can obtain larger quantities of medications right now. Check with your pharmacy and/or insurance plan to find out what quantities are now allowed. Be sure to request a refill several days in advance of when your current supply runs out and allow extra time for the pharmacy to prepare it.

Avoid the pharmacy, if possible

Due to social distancing, shelter-at-home restrictions, and quarantines, you should avoid going to the pharmacy. This is especially true if you have ongoing health conditions like heart disease, diabetes, and lung disease that place you at high risk for complications if you become infected with the coronavirus. If you need to consult with your health care team about a refill, give them a call rather than going to their office.
Choose pick-up/delivery options

If you cannot get to your pharmacy to pick up prescriptions, you can:

- Ask your pharmacy to deliver your medications to you. During the pandemic, many more pharmacies are offering free or low-cost delivery.
- Ask a family member, friend, or neighbor to pick up your prescription. The HIPAA Privacy Rule allows the pharmacist to give the filled prescription to a relative or friend. You do not need to provide the pharmacist with the names of such persons in advance.
- Many insurance companies offer a mail-order option. Often, the mail-order company can provide larger quantities of medications, such as a three-month supply, and a lower co-pay. If you have Medicare Advantage or Medicare Part D, call your plan to ask about receiving your medications through mail order. Sometimes the cost you pay will change if you choose to order medications by mail; be sure to ask your plan what those costs are and whether the plan has a preferred pharmacy to use for mail-order prescriptions. However, keep in mind that the mail-order option is best for ongoing or maintenance medications and not for medications you need right away to treat acute conditions.

Get help to afford your prescriptions

Financial challenges due to job loss, lack of insurance, or new expenses resulting from the pandemic may make it tough to afford medications.

If you are on Medicare and have an income below $19,380 (single)/$26,100 (married) [higher in Alaska and Hawaii], you may be able to get Extra Help, a program that lowers your prescription costs. You can apply for Extra Help through Social Security or online at NCOA’s BenefitsCheckUp.

Note: Social Security has closed its field offices during COVID-19, and there may be a lag time between when you apply and receive a letter indicating you are receiving Extra Help. However, you may be able to get your medicines at a
lower price during this time through the LI NET program. At the pharmacy, you will need to show you’re on Medicare, attest to being low-income, and have less than a three-week supply* of drugs on hand. Learn more about LI NET.

If you can’t get Extra Help, there may be other programs that can help you afford your medications. Patient Assistance Programs (PAPs) allow people taking brand-name medications to get them at a discount or for free from the drug manufacturer. Some states have State Pharmaceutical Assistance Programs (SPAPs) that help older adults pay for their Medicare prescription drug plan and/or medications. It can also help to compare drug prices and look for coupons at different pharmacies. It is recommended that you use one pharmacy for all your prescriptions so that your pharmacist has a complete picture of your medications and can identify problems, such as drug interactions or duplicate therapy. Please note that many pharmacies will match a lower price from another pharmacy.

These resources can help you find savings on your medications:

- NCOA’s free BenefitsCheckUp screening tool lets you see if you can get Extra Help, or assistance from PAPs and SPAPs.
- NeedyMeds lets you search by drug name for available PAPs, coupons, and comparison shop at different pharmacies in your area.
- GoodRx also lets you print coupons and search for savings on prescriptions at pharmacies in your community.

You can also contact a Benefits Enrollment Center or Senior Health Insurance Assistance Program in your community to help you apply for benefits to help pay for your prescription drugs.

*If this is an immediate need request for LI NET, you must have 3 days or less of medications on hand, and provide the best available evidence for having limited income