
MEDICATION COST SAVINGS

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OBJECTIVES

- Define medication adherence and its importance for diabetes health
- Distinguish the differences and similarities of brand vs generic drugs
- Understand the resources available that can lower medication costs
- Identify the eligibility criteria and services covered by Medicare Part A, B, C, and D, as well as learn important insurance terms

DIABETES MELLITUS (DM) MEDICATIONS



MEDICATION ADHERENCE

Definition: “The extent to which patients take their medications as prescribed”

- Goal: taking **>80%** of your medications as prescribed

Medication Adherence Statistics:

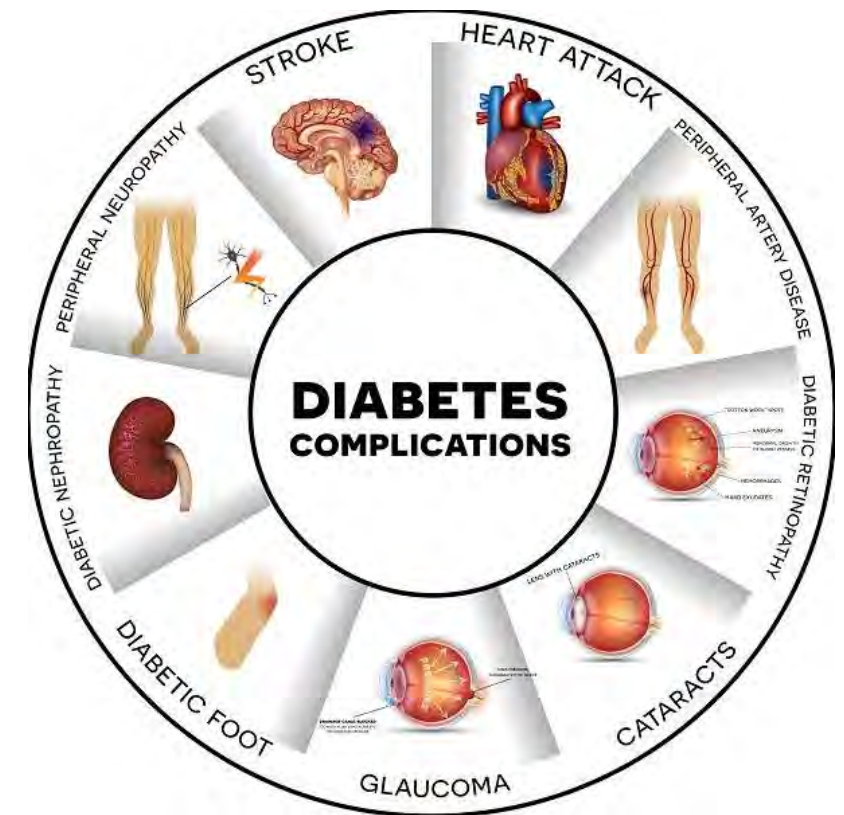
- Adherence rate in Diabetes between **36%-93%**
- Adherence to insulin **~63%**



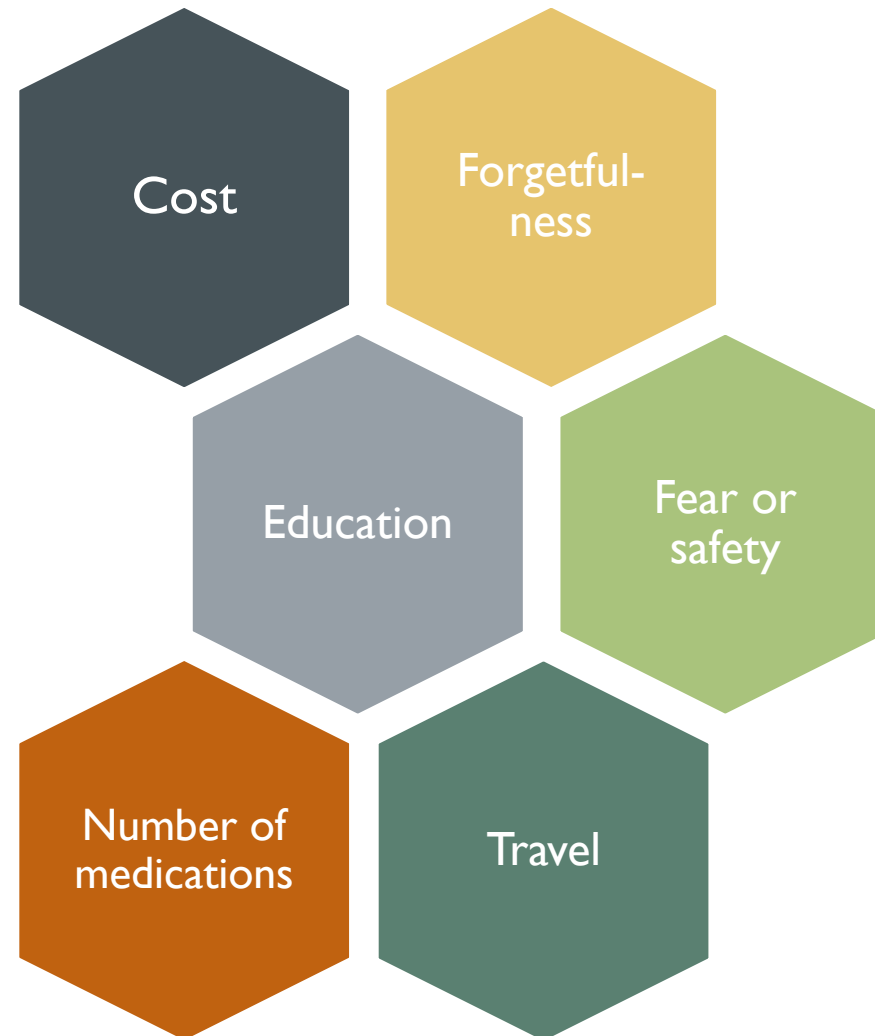
BENEFITS OF ADHERENCE

- Improves glucose control → **Prevents complications + better prognosis**
 - Reduces hospitalization frequency
 - Reduces costs in long-run associated with complications

REMINDER OF DIABETES COMPLICATIONS

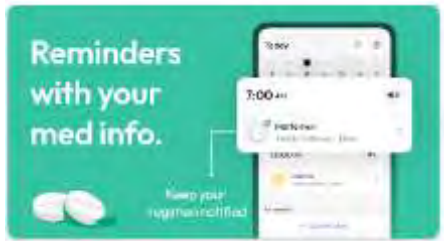
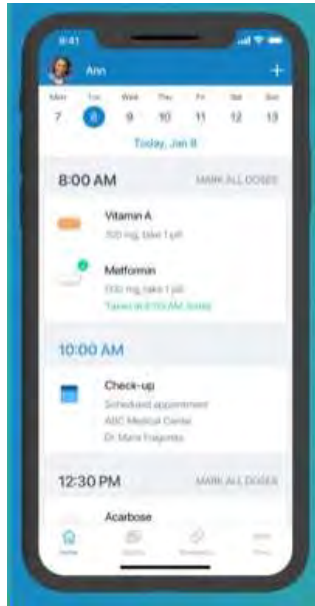


BARRIERS TO OUR ADHERENCE?



SOLUTIONS FOR ADHERENCE

Adherence Risk	Solutions
Education	<ul style="list-style-type: none"> - Talk to your local pharmacist - Ask for referral for dietician, DM education classes, ambulatory pharmacist visit - Join studies for extra support
Missed doses	<ul style="list-style-type: none"> - Refill prescriptions before running out - Phone/App reminders - Pill organizer, bubble pack - Support: friends, family
Fear for safety	<ul style="list-style-type: none"> - See education - Ask providers/pharmacist for side effects and warnings - How to best take medication
Travel and transport	<ul style="list-style-type: none"> - Order prescriptions before hand - Mail order
Polypharmacy	<ul style="list-style-type: none"> - use pill organizers - Phone/App reminders - print out medication list



JOIN STUDIES AT STANFORD



Join our Type 2 Diabetes Weight Loss Research Study!

Participation in the study includes:

1 Use of diabetes tailored Weight Watchers (WW) app for 12 months



2 Continuous glucose monitoring

3 Virtual group or 1 on 1 weight loss sessions with trained professionals throughout the year

4 Compensation up to \$50-75 per visit

Who is eligible?

- Ages 18 – 70 years
- BMI between 23-50 kg/m²
- Diagnosis of Type 2 diabetes under the care of a physician
- Access to a smartphone/tablet that can download the WW app
- Stable regimen of diabetes medications for at least 3 months
- Stable body weight for 3 months
- Able to visit Stanford University Campus 4 times in 12 months

To learn more about this study, please follow the QR Code or contact Nicole Turk at nturk@stanford.edu



Principal Investigator: Dr. Ducey McLaughlin, Professor of Medicine, Endocrinology. For complaints, concerns, or participant's rights, contact 1-866-688-2906.



Project Health

- If you:
- between the ages 18-65
 - have been diagnosed with prediabetes
 - live in the California Bay Area

then we invite you to participate Project Health! Participants will be randomized to one of two interventions designed to improve HbA1c, eating habits and exercise habits to reduce onset of Type 2 Diabetes!

You could earn up to \$150 for completion of all study tasks!



- Study activities:
- One-hour weekly meetings for 6 weeks
 - Online surveys and HbA1c at-home collection kits (provided by us) at pre- and post-program and at 3 follow-up assessments!

Interested? Scan the QR Code!



Please contact the study coordinator at projecthealth2@stanford.edu or 650-205-2049 to learn more!

CHECK YOUR UNDERSTANDING!

- I) Medication adherence will help me:
 - A. Save costs in the long-run
 - B. Decrease hospitalizations
 - C. Prevent diabetes progression
 - D. ALL OF THE ABOVE

BRAND VS. GENERIC

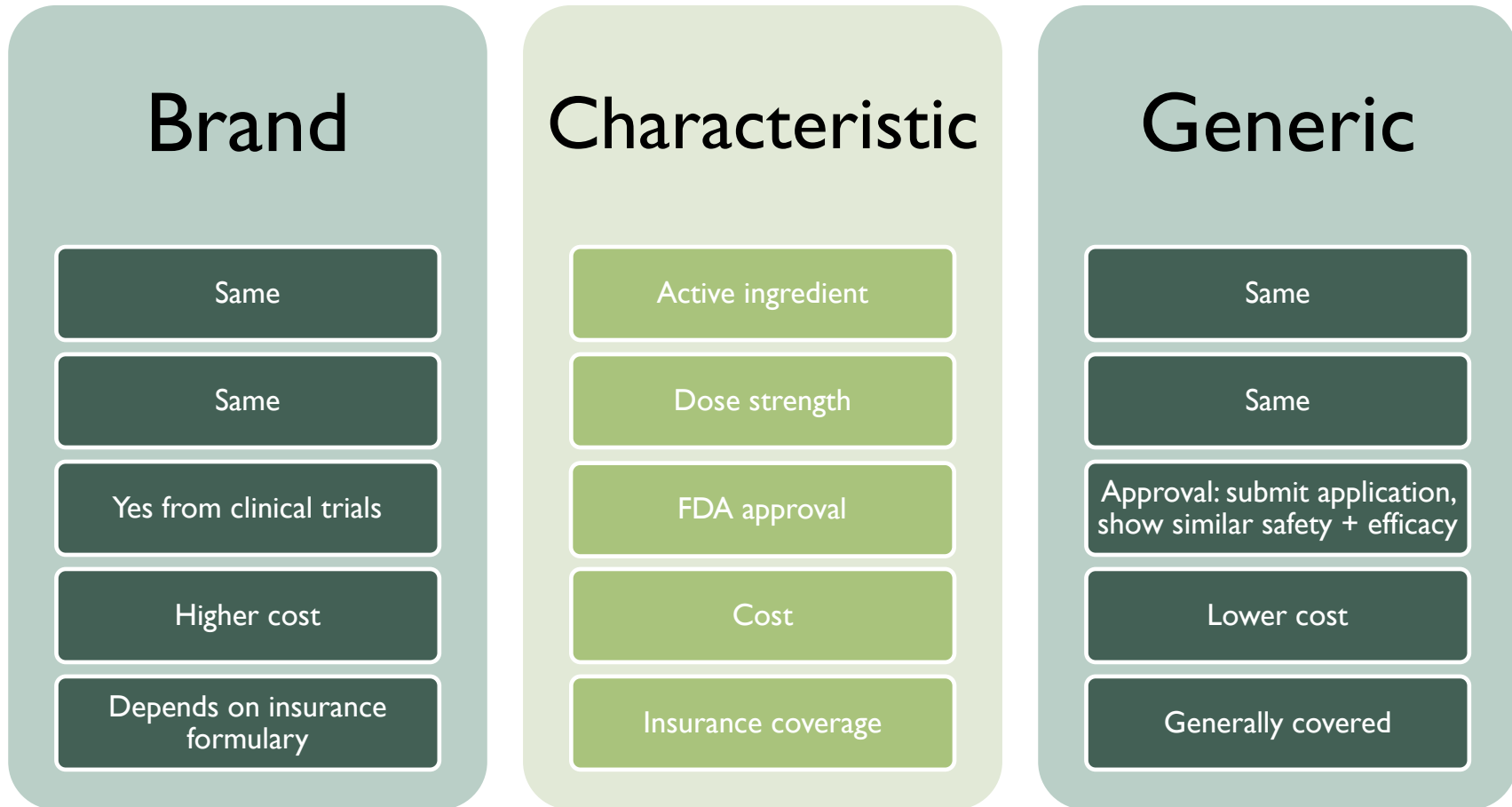


BRAND VS GENERIC

- Brand drug: developed by a pharmaceutical company and contains patent for a number of years
- Federal law requires generic drugs to be chemically identical to FDA approved brand-name drug:
 - ✓ Active ingredients
 - ✓ Effectiveness
 - ✓ Quality and safety
 - ✓ Dosage form
 - ✓ Indication
 - ✓ Labeling
- Generic drugs cost ~80-85% less compared to the brand-named drug



BRAND VS GENERIC OVERVIEW



CHECK YOUR UNDERSTANDING!

- 1) True or False: Brand medications are more effective than generic medications
 - A. TRUE
 - B. FALSE

- 2) Generic and brand medications have the same:
 - A. Active ingredient
 - B. Cost
 - C. Strength
 - D. Dose form



LOWERING DRUG COSTS



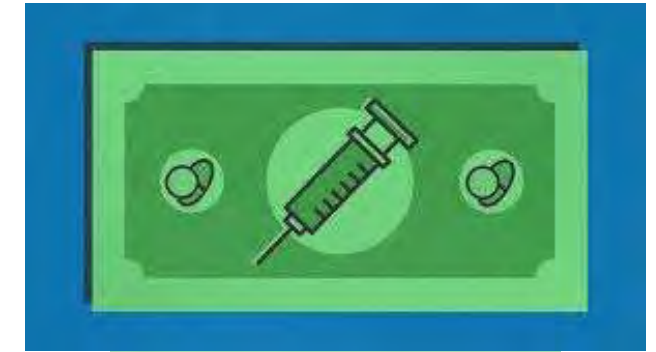
COPAY CARDS

- Offered by drug manufacturers to reduce brand name drug costs
- Enroll online or call:
 - Print out card and bring to pharmacy
- **Requirements:**
 - Must have commercial or private drug insurance
 - Exclusions: Does **NOT** accept governmental health insurance (ex. Medicare)



PATIENT ASSISTANCE PROGRAMS (PAPs)

- Financial assistance intended for:
 - Patients with no insurance, or underinsured, or low income
- May provide full cost of medication or discount
- Sponsored by pharmaceutical companies (mainly)
- Requirements:
 - Permanent, legal resident of the U.S. or U.S. territory
 - Provide proof of being under insured or having no insurance
 - Meet income eligibility requirements
- Example:
 - Novo Nordisk → Ozempic
 - Boeriner Ingelheim → Jardiance



Each PAP application may have a different requirement.

SOME REQUIREMENTS MAY INCLUDE:

- Prescription
- Proof of Income
- No enrollment in private insurance

Phone: 866-570-7549
10-7 East 5th St
Novo Nordisk, Inc.
PO Box 375
Somerby, IA 50576
Fax: 562-461-0193

Novo Nordisk Patient Assistance Program Application

Check one New Application No Enrollment

[Return to the application for this program](#)

PATIENT SECTION

Patient First Name*	Last Name**	Patient DOB**
Patient's Street Address* (NO PO BOX)		
City:	State:	Zip:

BETTER HEALTH PHARMACY – SANTA CLARA COUNTY PUBLIC HEALTH

- Drug donation pharmacy – receive unused, unopened medication donations from other pharmacies
- Available to ALL patients with a valid prescription
- NO cost, NO copay, NO controlled drugs
- Additional services: free COVID-19 tests, flu shots

Link to medication list: [Better Health Pharmacy inventory - Public Health - County of Santa Clara \(sccgov.org\)](https://www.sccgov.org/public-health/better-health-pharmacy-inventory)

Diabetic medications and supplies

- Acarbose (generic for Precose)
- Glimpiride (generic for Amaryl)
- Glipizide (generic for Glucotrol)
- Glyburide (generic for Diabeta)
- Insulin Aspart U-100 Vials (generic for NovoLOG)
- Insulin Glargine U-100 Vials (generic for Lantus)
- Insulin Syringes (0.5ml 31G x 5-16")
- Insulin Syringes (1ml 31G x 15-64")
- Metformin (generic for Glucophage)
- Pen Needles (31G x 15-64")
- Pioglitazone (generic for Actos)


Tuesday to Friday
10:30 a.m. to 7 p.m.

Saturday
8:30 a.m. to 5 p.m.

725 E. Santa Clara St., San Jose



GOODRX



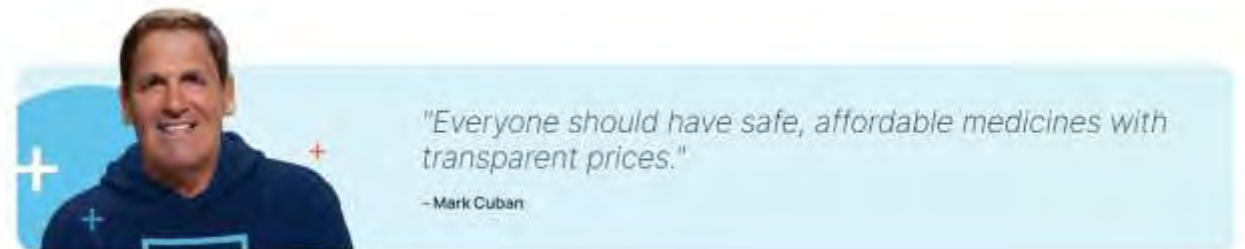
- Free mobile app and website | No sign up needed
- Offers discount coupon cards you can use at pharmacy
- *Replaces* insurance (cannot use with insurance)
- Savings range: up to 80% of savings in brand and generic FDA approved drugs

A screenshot of the GoodRx website interface. At the top, it shows the location "Menlo Park, CA" and a "Popularity" dropdown menu. A yellow banner offers a "Save more on your first fill of Jardiance with GoodRx Gold. Start free trial" with a price "as low as \$581.67". Below this, three pharmacy options are listed: Walgreens (Most popular, \$596.63, 17% off retail), CVS Pharmacy (Closest store, \$597.13, 16% off retail), and Walmart (Lowest price, \$595.63, 17% off retail). Each option includes a "Get free savings" button and a note that "Restrictions apply".

Pharmacy	Special Offer	Retail Price	GoodRx Price	Discount
Walgreens	Most popular	\$717	\$596.63	Save 17%
CVS Pharmacy	Closest store	\$719	\$597.13	Save 16%
Walmart	Lowest price	\$716	\$595.63	Save 17%

MARK CUBAN'S COST PLUS DRUG COMPANY (MCCPDC)

- Launched in January 2022
- 2,200 drugs (only generic)
- Eliminates middle man – lower drug costs?
 - Fully disclosed price + 15% markup + \$5 pharmacy service fee + \$5 shipping fee
 - Ships to all 50 states
- Uses accredited pharmacists to fill prescriptions
- List of diabetes medications available on: [Homepage of Mark Cuban Cost Plus Drugs](#)



CHECK YOUR UNDERSTANDING!

1. TRUE or FALSE: You must have commercial insurance to use copay cards
 - a. True
 - b. False
2. Patient Assistance Programs are intended for?
 - a. Underinsured
 - b. People with no insurance
 - c. Low income
 - d. All the above
3. TRUE OR FALSE: Better Health Pharmacy provides medications to customers free of charge
 - a. True
 - b. False

MEDICARE



The image shows a Medicare Health Insurance card for John L. Smith. The card has a blue header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name is listed as "JOHN L SMITH". The Medicare Number is "1EG4-TE5-MK72". The cardholder is entitled to "HOSPITAL (PART A)" and "MEDICAL (PART B)", both starting on "03-01-2016". A large, faint "SAMPLE" watermark is visible across the center of the card.

MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

TERMS TO KNOW

- Deductible:
 - Set amount you need to pay before insurance pays for medical services.
- Coinsurance
 - An amount you may be required to pay as your share of the cost for services after you pay any deductibles (%)
- Copay:
 - Set rate one pays for provider visits, prescriptions, and other care services



WHAT IS MEDICARE?

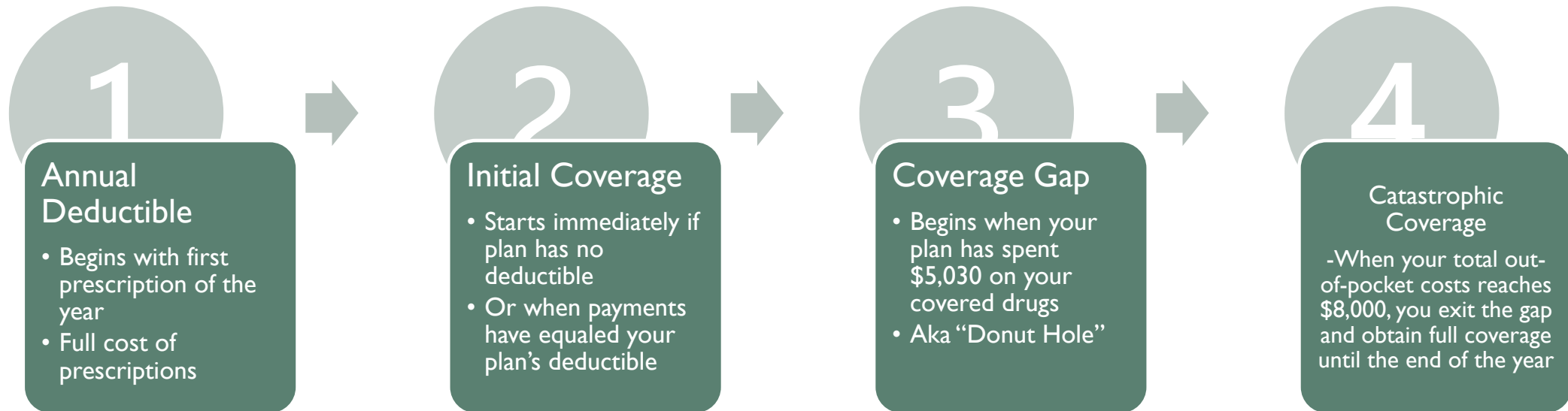
- Federal health insurance for ages 65+, and/or people with the certain medical conditions
 - End-stage renal disease (ESRD), on disability for at least 24 months
- Parts of Medicare:
 - Part A (Hospital Insurance)
 - Part B (Medical Insurance)
 - Part C (Medicare Advantage Plans)
 - Private plan: Part A + B +/- D +/- vision/dental or other extra service
 - Part D (Drug Coverage)



MEDICARE PART D

- Must have Medicare Part A **and/or** Medicare Part B
 - Or Medicare Advantage Plan that offers Part D drug coverage
- Best to enroll when you **first** sign up for Medicare
 - Penalty for enrolling in Medicare Part D later in the year
 - Penalty continues to rise each year
- Helps pay for **prescription drugs**
 - Diabetes medications including insulin
- Also covers vaccines (except those covered by part B)

PHASES OF MEDICARE PART D



MEDICARE - INSULIN

- Medicare Part D
 - Covers insulin
 - Medical supplies for insulin use: syringes, gauze, alcohol swabs
- Medicare Part B
 - Covers insulin if using with an insulin pump
 - Diabetes supplies

Cost of ONE month supply of insulin

- Capped at \$35 per 30 day supply
- No deductible payment for insulin
- If getting 3 month supply, same cap each month
- Of note, co-pay **pro-rated** if more than 30 day supply



MEDICARE PART B

- Covers:

- Glucose monitors
- Blood sugar test strips
- Lancets
- Insulin pumps



- Also covers:

- Annual Flu and Pneumococcal vaccines
- Foot exam every 6 months (if peripheral neuropathy and loss of sensation)
- Eye exam every year if high risk



- Continuous Glucose Monitors (CGMs):

- Diagnosed diabetes mellitus and seen within 6 months
- Have to be on insulin
- OR have to have documented “hypoglycemia”

EXTRA HELP - MEDICARE

- Intended for people with limited income and resources
- Pays for: **Medicare part D monthly premium, any yearly deductible, coinsurance, and copayments**
- Apply online or call Social Security at 1-800-772-1213
- Website: <https://www.medicare.gov/basics/costs/help/drug-costs>

Example: Jardiance

- Part D patients may pay between \$0-\$50 for a month supply of Jardiance
- With Extra Help: Jardiance average cost is \$4-\$10 per month

Income and resource limits in 2024:

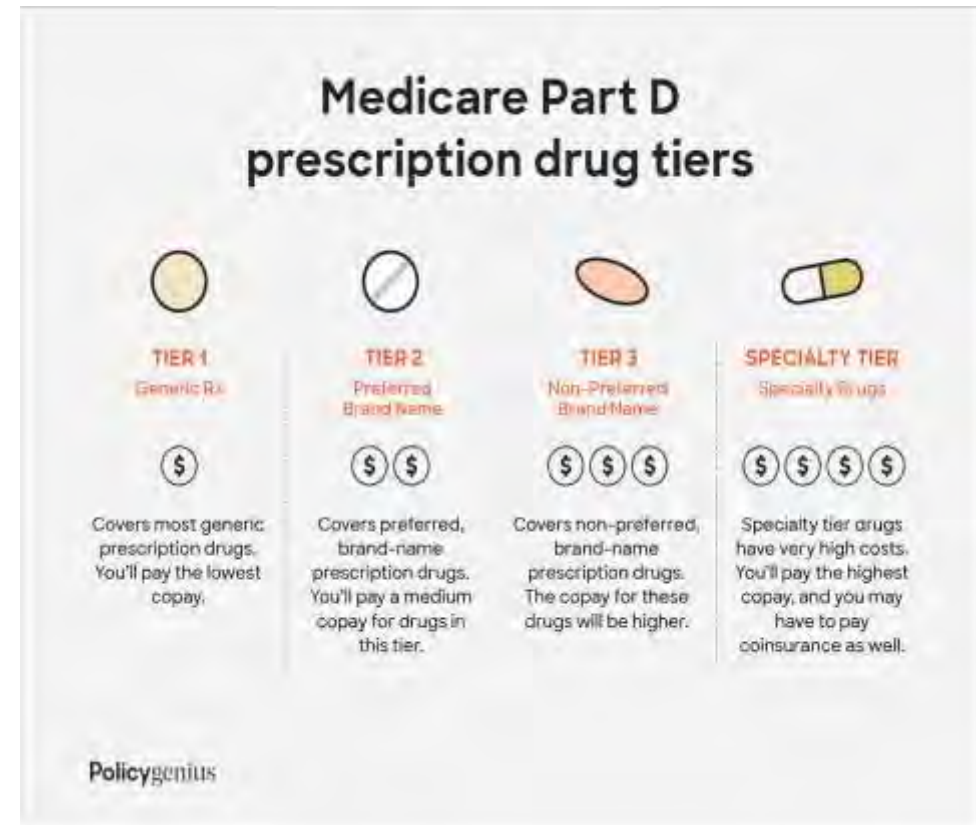
Your situation:	Income limit:	Resource limit: What counts in resource limits? ⓘ
Individual	\$22,590	\$17,220
Married couple	\$30,660	\$34,360

**** What counts in resource limits? ****

- Money in checking, savings, or retirement account, stocks, bonds

FORMULARY AND TIERS

- What is a formulary?
 - A list of prescription drugs that your insurance will pay for
- What is a tier?
 - Drugs are ranked in tiers which allow insurance to cover certain drugs first, before having providers try higher cost drugs in the higher tiers
 - Example: Your insurance tells you that their Tier 1 drugs are generic drugs (most affordable). Tier 2 is the preferred brand-name drug and will cost more than Tier 1, but less than Tier 3 drugs which are the non-preferred brand name.



WHY IS THIS IMPORTANT?

- Knowing that each insurance has its own formulary and tier means knowing your prescription may cost more or less based on what “tier” it is in
- What do you do if your prescription is a brand name medication and it is expensive?

Call insurance to see if there is any drug in the same class that IS on the formulary and that may be covered by your insurance



SUMMARY

- Overall, it is important to be adherent to medications to prevent diabetes complications and progression
- Know your brand and generic drug medications (can save you money!)
- There are several resources available to lower drug costs
- Medicare can help pay for drug costs

THANK YOU

Link to cost-savings resources for diabetes medications (in chat)

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