

Oregon Prescription Drug Program (OPDP) Frequently Asked Questions

Am I Eligible?

To qualify for this program you must:

Be an Oregon resident.

You are an Oregon resident if you have an Oregon address.

How do I enroll?

Call 1-800-913-4146, or enroll online at www.opdp.org.

Is there paperwork? No

Are there age or income limits? No

How long does it take to enroll? One minute

Do I have to enroll every year? No, the card is good as long as the program is active.

Can I enroll my children? Yes

Do I enroll them separately? Yes

Can a guardian/personal representative/attorney-in-fact enroll people? Yes

Braille or large print?

Call 1-888-411-6737 for an alternate format.

Can I get the card if I have insurance?

Yes, if you feel you do not have adequate insurance coverage, you can enroll in OPDP and use the card when:

- The prescription is not covered under your insurance plan.
- Waiting to have a preexisting condition covered by your insurance plan.
- During the deductible period when you must pay out of your pocket.
- You must pay for the entire prescription cost out of your pocket.
- The cost is less with OPDP than your insurance benefit.

You may not use both OPDP and your insurance benefit on the same prescription.

It is always best to make sure your insurance carrier will accept Rx receipts for accumulation on your deductible when you have purchased with the OPDP discount card. Note that if your insurance does NOT cover an Rx and you use your OPDP discount card to purchase it you can not submit that receipt to accumulate toward your deductible.

When can I start using the card?

The card is effective when you receive it. You should receive your card within 5 business days. If you have not received your card within 5 business days, call 1-800-913-4146.

Which pharmacies take the OPDP card?

All major chains are enrolled in the program and most of the independent

pharmacies in Oregon. A brochure with the list of pharmacies is included with the I.D. card. The pharmacies are also listed on our website: www.opdp.org or call customer service at 800-913-4284. New pharmacies can join at any time, so view the website for the most current list of pharmacies. You can also ask the pharmacy that you usually do business with if they are part of the OPDP. You can advise them to go to our website if they wish to join our network.

Prescription Coverage and Cost

Are all my prescriptions covered?

All FDA approved prescriptions prescribed by a licensed Oregon clinician are eligible for a discount. This program does not give discounts for over-the-counter drugs, which are drugs you can purchase without a prescription.

How do I find out if I could get a cheaper drug?

Ask your physician or pharmacist if there is a generic or equivalent drug that may be cheaper than the drug you are prescribed. You can look up the price of the drug on the website, www.opdp.org, before going to the pharmacy. Go to "Look Up Drug Cost" on the left side of the welcome page.

How much of a discount will I receive?

Discounts will vary depending on whether a drug is generic or brand. The greatest discounts are on generics and they can be as high as 60%! The average savings is 44%.

I forgot to use my card, can I get a refund?

You can ask the pharmacy if they will re-run your prescription and give you the difference you would have saved.

Does the card cover prescriptions through mail order?

Yes, call 1-800-417-8806 or go on-line to: www.wellpartner.com/opdp/.jsp.

Are Immunizations and Vaccines covered?

Yes, there is a list of pharmacies on the website that administer immunizations and vaccines. You will pay the cost of the medicine, which you can look up on the website also, plus a \$20 administration fee. You can also call 800-913-4284 for prices.

Are compound prescriptions covered?

No, but we are researching options for making compounds eligible for discounts.

Why did my refill prescription cost more this month than it did last month?

Drug prices fluctuate constantly. It's important to know that OPDP's contract with the pharmacy requires that they give you the lowest price, so if the pharmacy price is lower than the OPDP price, they must give you the pharmacy price. The OPDP price is the same at all the pharmacies in the OPDP network;

however pharmacies can run specials and may have a price that is lower than OPDP or lower than other pharmacies, so it's important to shop around. You can check the price on-line or call 1-800-913-4284 to get the price before you go to the pharmacy.

Who sets the prices?

Prices are suggested by the manufacturers. OPDP then negotiates discounts off the manufacturer's suggested price.

Why do prices fluctuate?

Prices change up and down depending on numerous factors, e.g. availability of the drug, number of companies manufacturing the drug, drug recalls, brand going generic, vice versa.

What is the difference between brand and generic?

Brand drugs are still on patent so they are only manufactured by one company. Because there is no competition, these are the most expensive drugs. Generic drugs are made when a drug comes off of patent. Several manufacturers can now make the drug so competition drives the cost down.

Are generic drugs less effective than brands?

The FDA finds generics as safe as brand name drugs. Also, evidence-based research has shown that higher cost brand drugs are NO MORE effective than lower cost alternatives. Generic means that more than one manufacturer can make the drug.

Are insulin supplies covered under this program?

Yes, some insulin supplies are eligible for discounts. Call 1-800-913-4284 to see if the supplies you need are discounted.

How is this program different from other discount card programs?

This is the only prescription discount card program in Oregon that gives discounts on ALL drugs. Most discount card programs give discounts on specific drugs. If you are not sure which program gives the best discounts, check prices on-line at www.opdp.org.

Medicare Part D

Can I get the card if I have Medicare Part D?

Yes, you can use the OPDP card while enrolled in Medicare Part D in the following instances:

- The prescription is not covered under your Part D Plan.
- During the deductible period required by your Part D Plan when you are required to pay out of your pocket.
- During the "gap" or "donut hole" when you must pay 100% out of your pocket. Send a copy of your receipt into the Plan you signed up with so that it can be applied to your out-of-pocket expense during the gap.

The cost is less with OPDP than your Part D Plan.

You may not use both OPDP and your Part D Plan benefit on the same prescription.

Starting in 2011, seniors who fall into the donut hole will receive a 50% discount on brand-name drugs. The discount for generic drugs will be 7%. Those figures will rise over the years, eventually reaching a total 75% discount that effectively will eliminate the gap in 2020. --dr. leigh

If I enroll in Medicare Part D drug coverage why would I want to continue to use my OPDP discount card?

The OPDP discount card may give you a better discount than your Plan gives you when you are paying 100% of the drug cost. You will pay 100% of your drug costs when you are meeting a Plan's deductible or during the "gap in coverage". For some of the Part D plans this gap happens when individual's prescription drug expenses are between \$2,250 to \$5,100 in a given year and they are responsible for 100% of their drug costs.

If I am enrolled in Medicare Part D drug coverage and I use my OPDP discount card why do I have to send my receipt to my Part D Health Plan?

If you want your OPDP expenses to apply towards your Medicare Part D costs, you must send your receipt to your Medicare Plan. Right now, the only way to get this information to your Plan is to send it in by mail. If that changes we will notify you. In the meantime it is very important to send the paper receipt to your Plan and notify them that it needs to be credited toward your Medicare deductible and out-of-pocket expense.

What if I am enrolled in a Medicare Part D Plan and I want to use my OPDP discount card on a drug not covered by my Medicare Plan drug list?

If the prescription drug is not on your Medicare Plan's drug list, it cannot be counted toward your out-of-pocket expenses. However, every Medicare Plan has an exception and appeal process that you can follow to ask the Plan to pay for drugs that are not on their list. If the Plan approves your exception, your drug costs can count toward your Medicare deductible.

What if I am enrolled in a Medicare Part D Plan and I want to go to a pharmacy that is not on that Plan's network but it is on the OPDP network?

You may go to a pharmacy on the OPDP plan and use your discount card. However, you should check with your Medicare Plan if you intend to use a pharmacy not on their list to make sure they will honor the receipt for your prescription as Part D expense.

I'm confused and don't know whether to join Medicare Part D or not, what should I do?

You can call 1-800-Medicare (1-800-633-4227) or your Medicare health plan for questions about your Medicare options. You can also call the Senior Health Insurance Benefit Assistance (SHIBA) program at 1-800-722-4134 for assistance.

Updated 11/2010 by dr. leigh from www.opdp.org