Hand to Mouth

The drug companies offer financial savings to those who struggle to pay for their antiretrovirals.

July 1, 2009 By David Evans

Thanks to government-funded AIDS drug assistance programs (ADAPs) and other public benefits, 75 percent of people living with HIV in the United States receive their antiretrovirals (ARVs) for little or no cost. But others, who are either underinsured or uninsured or who make too much money to qualify for federal assistance, must pay out of their pockets for their meds. The expense can cause serious financial strain, making it difficult to afford everyday necessities and hindering some from continuing their ARV regimens. To help, pharmaceutical companies have created patient assistance programs (PAPs) and co-payment programs.

Each company that makes an ARV offers a PAP that provides free HIV meds and even other types of medicines as well, but to qualify, you must prove that you have exhausted all other options and cannot afford private health insurance. Lei Chou, a longtime AIDS activist who currently works for Treatment Action Group in New York City, warns that this process can be tedious. “It’s not going to be a situation of you making one phone call and the company says, ‘Okay!’” Chou says.

Co-payment programs don’t provide free meds, but they pay a portion of the costs for those who have steep monthly co-pays. So far, only GlaxoSmithKline (GSK), Abbott, Gilead, Tibotec and Bristol-Myers Squibb (BMS) offer this type of program, and not all drugs are covered—notably Norvir in low doses, which is used as a booster for many protease inhibitors. *

If you need a PAP or a co-payment program, talk to your doctor or health care provider. Also ask about a patient savings card, a rebate program offered by some companies.

Especially in these dire times, Wall Street fat cats aren’t the only ones who should get a bailout.

TIP: To learn more about theses types of programs, read David Evans’s Web Exclusive, “Best Kept Secret: Drug Company Assistance Programs.” It provides an honest, up-to-date look at these initiatives and includes an extensive chart that breaks down each program and lists contact information for each pharmaceutical company.

** Correction: The asterisked sentence above has been updated from the original version, which did not list GlaxoSmithKline (GSK) as one of the companies that provide a co-payment program. GSK offers a Patient Savings Card that covers up to $100 per month for GSK product co-pays,*

beginning with the first co-pay dollar amount. Visit mysupportcard.com for more information.

Check out the upcoming POZ Focus *on Money Management for more information on patient assistant programs (PAPs) and co-payment programs.*

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