Tips From a Pharmacist: Accessing Affordable Hepatitis Treatment

Alyssa Gallipani, PharmD, BCACP
Clinical Assistant Professor of Pharmacy Practice – Fairleigh Dickinson University School of Pharmacy
Ambulatory Care Specialist- RWJBarnabas Health
Objectives

☐ Summarize how medicine prices are established

☐ List resources that can help get medicine at lower prices

☐ Describe how specialty pharmacies can assist in this process
Background

- 257 million people live with hepatitis B worldwide
  - 1 in 12 Asian Americans & Pacific Islanders
- World Health Organization (WHO) has global goals for eliminating the virus
- To achieve elimination, access to treatment is VITAL

Access to Treatment is Important

- Not everyone with hepatitis B requires medicine
  - Once started, treatment can be lifelong
- Ways to increase access may include:
  - 1) Better understanding of disease burden
  - 2) Making diagnosis affordable
  - 3) Train health care providers
  - 4) Reduce stigma

Limited People are Getting Treated

Low Cost Medicine Can Create Opportunities

- Current hepatitis B treatment is safe and effective
- Patent expirations will help
  - Entecavir and tenofovir disoproxil generic
- Linkage to care and continued adherence monitoring
- May reduce long term medical expenses

Drug Pricing Overview
How Drug Prices are Set

How Drug Prices Are Set - Drug Company

- Develop treatment and conduct trials
- Companies select a price based on estimated value
  - Like a sticker price on a new car
    - Willingness to pay?
- Companies can buy rights to old drugs when they turn generic, then increase the price

How Drug Prices Are Set - PBMs

- PBMs are “middlemen” that set deals between manufacturers and health insurance.
- PBMs buy medicine from manufacturers and sell to pharmacies.
- Make available on insurance plans at certain rates.

How Drug Prices Are Set - Insurance

- Patient with insurance pays a co-pay or a percent of the full list price (depends on PBM contracts)
- These costs can be cut by **coupons** or **co-pay assistance programs**

<table>
<thead>
<tr>
<th>TIER</th>
<th>DRUG TYPE</th>
<th>COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Preferred Generics</td>
<td>$</td>
</tr>
<tr>
<td>2</td>
<td>Generics</td>
<td>$$</td>
</tr>
<tr>
<td>3</td>
<td>Preferred Brands</td>
<td>$$$</td>
</tr>
<tr>
<td>4</td>
<td>Non-Preferred</td>
<td>$$$$</td>
</tr>
<tr>
<td>5</td>
<td>Specialty</td>
<td>$$$$$</td>
</tr>
</tbody>
</table>

Let Us Bring it All Together...

Sharing the Wealth

Here is how profits are shared from a brand-name drug with a list price of $300. Of the middlemen involved in the process, a pharmacy benefit manager gets the biggest gross profit of $18.

Start $ Payment $ Gross profit**

Plan sponsor (Health insurer or employer)

- $185

Pharmacy

Rx

$16

Wholesaler

$3

Drugmaker

$137

Patient Out-of-pocket

- $35

*No one pays the full list price because of rebates and incentives that are negotiated by the pharmacy benefit manager and paid out by the drugmaker.

**The amount of the payments don’t add up to the gross profits in part because of various markups and discounts taken during the filling of a prescription.

Sources: Pembroke Consulting; WSJ staff reports
How Can We Manage This?
## Overview of Resources

<table>
<thead>
<tr>
<th>Resource</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturer Copay Cards</td>
</tr>
<tr>
<td>Copay assistance programs</td>
</tr>
<tr>
<td>Specialty Pharmacies</td>
</tr>
<tr>
<td><a href="http://www.needymeds.com">www.needymeds.com</a></td>
</tr>
<tr>
<td><a href="http://www.goodrx.com">www.goodrx.com</a></td>
</tr>
</tbody>
</table>
Copay Cards (for brand name only)

- www.vemlidy.com
Copay Cards

☐ To be eligible:
  ☐ Must have commercial insurance
  ☐ CANNOT have Medicare or Medicaid
  ☐ U.S. resident

☐ Fill out application online

☐ Will be given an electronic copay card

IF ELIGIBLE, START SAVING TODAY WITH YOUR VEMLIDY CO-PAY CARD!

With VEMLIDY, eligible patients can save up to $5,000 annually with no monthly limit!

The VEMLIDY Co-pay Coupon Program is here to help reduce your out-of-pocket costs if you have commercial insurance.

If you are enrolled in a government healthcare program, such as Medicare Part D or Medicaid, you are not eligible. This includes when you are in the Medicare Part D coverage gap known as the “donut hole.”

The VEMLIDY Co-pay Coupon Program will cover the out-of-pocket costs of your VEMLIDY prescriptions up to a maximum of $5,000 per year. This maximum applies to all eligible Gilead medications for this program.

For full Terms and Conditions click here.
Copay Cards

- Your card will have a:
  - BIN
  - PCN
  - GRP (group)
  - ID number

- Give this information to your pharmacist. They will apply it to your prescription for a lower payment
### Copay Assistance Programs

<table>
<thead>
<tr>
<th>Run by pharmaceutical companies</th>
<th>Provide free or low cost medications to people with low incomes</th>
<th>For people who do not qualify for any other insurance (i.e. Medicaid, Medicare)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have difference eligibility criteria</td>
<td>For assistance on ANY hepatitis B medicine</td>
<td></td>
</tr>
</tbody>
</table>
Copay Assistance Programs

- **YOU** can sign up!
- www.copays.org/diseases/hepatitis-b

- **Eligible if you:**
  - Currently have insurance
  - Confirmed Hepatitis B Virus diagnosis
  - Reside in the U.S.
  - Income less than 400% Federal Poverty Guideline
How to Sign Up on www.copays.org

1. www.copays.org
2. Click “Online Application”
3. Click “patients”
4. Click “begin application process”
5. Complete pre-qualification questions
6. Enroll and Submit
7. Notified IMMEDIATELY!
8. Print award letter and bring to pharmacy
Baraclude Patient Assistance Program

- www.baraclude.bmscustomerconnect.com
- 1-855-898-0267
- Award up to $400/month

Eligible if you:
- Currently have insurance
- Do not have Medicare or Medicaid
- U.S. resident
Vemlidy Patient Assistance Program-
Advancing Access

www.vemlidy.com
Advancing Access Enrollment Form

☐ You may 1) enroll online, or 2) download the form
# Advancing Access Enrollment Form

<table>
<thead>
<tr>
<th>Check off “Patient Assistance Program”</th>
<th>Write the name of the medicine (Vemlidy 25 mg)</th>
<th>Your demographic information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor’s information (address, phone)</td>
<td>ICD-10 Code (from your doctor)</td>
<td>Annual household income</td>
</tr>
<tr>
<td>Number of people living in household</td>
<td>Your and Doctor’s signature</td>
<td>Fax to 1-800-216-6857</td>
</tr>
</tbody>
</table>
Utilize Specialty Pharmacies

- No extra cost to use!
- Focus on high cost medicines
- Help patients who need support (i.e. high copays, patient assistance programs)
- Review clinical information to ensure appropriate medicine and monitor your progress
- Faster access to treatment
Qualitas Specialty Pharmacy

- 1800-242-0113
- Services Provided:
  - Call you and your doctor to check in
  - Make sure right medicine and right dose
  - Quick turn around time
  - Lowest possible out of pocket expense
  - Assist with refills
  - Coordinate prior authorizations
  - 24-hour on call pharmacist
  - Free delivery

Needy Meds Website

- www.needymeds.org
- Affordable healthcare for all
- Non-profit organization
- Free information on programs that help people who cannot afford

**Helps you find:**
- Patient assistance programs
- Coupons
- Discount cards
Welcome New Users

NeedyMeds is an online information resource of programs that provide assistance to people who are unable to afford their medications and health care costs. All the information is free, easy to access and updated regularly. No registration is required and we don't request any personal information.

Do you need help with the cost of your medications?

Programs called Patient Assistance Programs (PAPs), which are created by pharmaceutical companies, provide free or discounted medicine to people who are unable to afford them. Each program has its own qualifying criteria.

To find a PAP that you may qualify for:

1. Click on Brand Name Drugs or Generic Name Drugs here or in the menu to the left.
2. Look up the medication alphabetically to find out if there's a program available.
3. Click on the name of your medicine to access the eligibility and contact information for the program(s). In some cases, the program application form can be printed from our website. Applications should be faxed or mailed directly to the PAP, not to NeedyMeds.
Baraclude All in One Access Program

This program provides brand name medications at no or low cost

Provided by: Bristol-Myers Squibb Company

Baraclude Patient Assistance Program
PO Box 221430
Charlotte, NC 28222-1430

Languages Spoken:
English, Others By Translation Service

TEL: 855-898-0267

FAX: 855-286-6831

Vemlidy

Expiration Date: None
Last Updated: 12/10/2018

Vemlidy Co-pay Coupon: Eligible commercially insured patients may save up to a maximum of $3600 per year with no monthly limit; for additional information contact the program at 877-627-0415.

- Prescription
- Offer Type: Copay Card Program
- Activate By: Patient sign form - Name/Email Only
- Coverage Requirements: No Government Insurance
- Pharmacy Support Number 877-627-0415

Manufacturer’s Offer Website
Print, Email or Text NeedyMeds Drug Discount Card
Needy Meds

- Also provides prescription savings cards for other long-term medicines
GoodRx

- www.goodrx.com
- Compare prices for over 70,000 pharmacies
- Find coupons to use at the pharmacy
- Show the lowest price for pharmacies around you

Stop paying too much for your prescriptions

- entecavir
- entecavir (generic Baraclude)
- Denavir
- Ventavis
- Rena-Vite RX
- Amlodipine
GoodRx

1) Fill in 1) dose and 2) number of tablets

<table>
<thead>
<tr>
<th>Drug</th>
<th>Acme Markets Pharmacy</th>
<th>Stop n Shop</th>
<th>Costco</th>
<th>Rite Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>dose</td>
<td>generic tablet 0.5mg 30 tablets</td>
<td>Stop n Shop</td>
<td>Costco</td>
<td>Rite Aid</td>
</tr>
<tr>
<td>price</td>
<td>$64.40 with free coupon</td>
<td>$96.45 with free coupon</td>
<td>$97.56 with free coupon</td>
<td>$1,155 $97.56</td>
</tr>
</tbody>
</table>

Specialty Drug: Specially drugs are often expensive and may need to be filled through specialty pharmacies. Learn More

Set your location for drug prices near you

GET FREE COUPON

GET FREE COUPON

GET FREE COUPON

GET FREE COUPON

GET FREE COUPON
Print and bring to your retail pharmacy

**GoodRx Discount Drug Coupon**

**entecavir 0.5mg**
30 tablets

Discounted price with this coupon:

$64.40

This is your estimated price at Acme Markets Pharmacy; the pharmacy will provide the exact pricing.

Customer Questions Call: 1-855-426-4465
Pharmacist Questions Call: 1-855-782-3703

**GoodRx Discount Drug Coupon**

**Vemlidy 25mg**
30 tablets

Discounted price with this coupon:

$1,116.09

This is your estimated price at Costco; the pharmacy will provide the exact pricing.

Customer Questions Call: 1-855-426-4465
Pharmacist Questions Call: 1-855-782-3703

**GoodRx Discount Drug Coupon**

**tenofovir 300mg**
30 tablets

Discounted price with this coupon:

$52.16

This is your estimated price at Costco; the pharmacy will provide the exact pricing.

Customer Questions Call: 1-855-426-4465
Pharmacist Questions Call: 1-855-782-3703
Conclusion

- Drug pricing is complex and is influenced by many factors
- Knowledge of resources can help guarantee you get the lowest price
- Ask your retail pharmacist for help
## Resources

<table>
<thead>
<tr>
<th>Medicine</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>tenofovir alafenamide (Vemlidy)</td>
<td><a href="http://www.vemlidy.com">www.vemlidy.com</a></td>
</tr>
<tr>
<td>entecavir (Baraclude)</td>
<td><a href="http://www.baraclude.bmscustomerconnect.com">www.baraclude.bmscustomerconnect.com</a></td>
</tr>
<tr>
<td>All medicines:</td>
<td><a href="http://www.copays.org/diseases/hepatitis-b">www.copays.org/diseases/hepatitis-b</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.needymeds.org">www.needymeds.org</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.goodrx.com">www.goodrx.com</a></td>
</tr>
<tr>
<td>Other resources:</td>
<td><a href="http://www.pparx.org">www.pparx.org</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.panfoundation.org">www.panfoundation.org</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.healthwellfoundation.org">www.healthwellfoundation.org</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.hepb.org">www.hepb.org</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.mygooddays.org">www.mygooddays.org</a></td>
</tr>
</tbody>
</table>


Tips From a Pharmacist: Accessing Affordable Hepatitis Treatment

Alyssa Gallipani, PharmD, BCACP
Clinical Assistant Professor of Pharmacy Practice – Fairleigh Dickinson University School of Pharmacy
Ambulatory Care Specialist- RWJBarnabas Health
<table>
<thead>
<tr>
<th>Family Size</th>
<th>100%</th>
<th>133%</th>
<th>150%</th>
<th>200%</th>
<th>250%</th>
<th>300%</th>
<th>400%</th>
<th>500%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,490</td>
<td>$16,612</td>
<td>$18,735</td>
<td>$24,980</td>
<td>$31,225</td>
<td>$37,470</td>
<td>$49,960</td>
<td>$62,450</td>
</tr>
<tr>
<td>2</td>
<td>$16,910</td>
<td>$22,490</td>
<td>$25,365</td>
<td>$33,820</td>
<td>$42,275</td>
<td>$50,730</td>
<td>$67,640</td>
<td>$84,550</td>
</tr>
<tr>
<td>3</td>
<td>$21,330</td>
<td>$28,369</td>
<td>$31,995</td>
<td>$42,660</td>
<td>$53,325</td>
<td>$63,990</td>
<td>$85,320</td>
<td>$106,650</td>
</tr>
<tr>
<td>4</td>
<td>$25,750</td>
<td>$34,248</td>
<td>$38,625</td>
<td>$51,500</td>
<td>$64,375</td>
<td>$77,250</td>
<td>$103,000</td>
<td>$128,750</td>
</tr>
<tr>
<td>5</td>
<td>$30,170</td>
<td>$40,126</td>
<td>$45,255</td>
<td>$60,340</td>
<td>$75,425</td>
<td>$90,510</td>
<td>$120,580</td>
<td>$150,850</td>
</tr>
<tr>
<td>6</td>
<td>$34,590</td>
<td>$46,005</td>
<td>$51,885</td>
<td>$69,180</td>
<td>$86,475</td>
<td>$103,770</td>
<td>$138,360</td>
<td>$172,950</td>
</tr>
<tr>
<td>7</td>
<td>$39,010</td>
<td>$51,883</td>
<td>$58,515</td>
<td>$78,020</td>
<td>$97,525</td>
<td>$117,030</td>
<td>$156,040</td>
<td>$195,050</td>
</tr>
<tr>
<td>8</td>
<td>$43,430</td>
<td>$57,762</td>
<td>$65,145</td>
<td>$86,860</td>
<td>$108,575</td>
<td>$130,290</td>
<td>$173,720</td>
<td>$217,150</td>
</tr>
<tr>
<td>For each</td>
<td>$4,420</td>
<td>$5,879</td>
<td>$6,630</td>
<td>$8,840</td>
<td>$11,050</td>
<td>$13,260</td>
<td>$17,680</td>
<td>$22,100</td>
</tr>
</tbody>
</table>
Adverse Drug Tiering Practices in PA, NY, & NJ

B Informed Conference | June 8, 2019
Michaela Jackson, MS
Background

- Hepatitis B...
  - is the world’s most common liver infection
  - The leading cause of liver cancer globally

- Disproportionally impacts Asian Americans, Pacific Islanders, and African immigrants

- 100 times more infectious than HIV
Problem

- Large increase in patient calls regarding medication access and affordability
- Make up about 10% of our calls
  - $4,000 deductibles before copays begin
  - Copays of $1,200 a month
Consumer Protections
Under the Affordable Care Act

ESSENTIAL HEALTH BENEFITS (SECTION 1557)

NO DISCRIMINATORY PLAN DESIGN BY INSURANCE COMPANIES
Adverse Drug Tiering

• Unfair ways for insurance companies to place the cost of medications upon the consumer

COINSURANCE RATES

MANDATORY PHYSICIAN’S APPROVAL FOR FIRST-LINE OR GENERIC TREATMENT

GENERIC TREATMENTS WITH HIGH COST-SHARES

PLACING MOST OR ALL HEPATITIS B TREATMENTS ON A HIGH TIER
State Analysis

- Federal exchange
- 2019 silver level
- FDA approved treatments

Independence Blue Cross  
Keystone HMO Silver Proactive

<table>
<thead>
<tr>
<th>RX Benefit Design</th>
<th>Tier</th>
<th>Cost-Sharing</th>
<th>HBV Rx Replacement</th>
<th>Rx Coverage Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Tier Formulary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-network Deductibles:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Tier 1: $0 individual</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Tier 2 &amp; 3: $6,000 per</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>individual</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Tier 1: $0 family</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Tiers 2 &amp; 3: $12,000 per</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>family</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Applies to RX on Tiers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,2,3,4, 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| T1 Low cost Generic       | $20 Copay     |                   |                    | Rx Not Covered:          |
|                           |               |                   |                    | - Baraduc               |
|                           |               |                   |                    | - Viread 300mg tablet    |
|                           |               |                   |                    | - Vemlidy               |
|                           |               |                   |                    | - Hepsera               |
|                           |               |                   |                    | - Tyzeka                |
|                           |               |                   |                    | - Epvri Tablets         |

| T2 Generic Brands        | $20 Copay     |                   | TDF                |                          |

| T3 Preferred Brands      | 50% Coinsurance; 400 | Viread (100 mg-250 mg) |          |
|                          | max/fill         |                   |                    |                          |
| T4 Non-Preferred Brands  | 50% Coinsurance; 500 |                   |                    |                          |
|                          | max/fill         |                   |                    |                          |
| T5 Specialty             | 50% Coinsurance; 700 |                   |                    |                          |
|                          | max/fill         |                   |                    |                          |

Generics on high tiers

Pharmacy Restrictions:
- Rx not covered out-of-network; 30% reimbursement for Tiers 1,2,3,4
- Up to 30-day supply for retail
- 90-day supply for mail order at 2x cost-sharing
- Mandatory generic required for all tiers.
Pennsylvania

6 Insurance Companies
14 plans

HBV Generic Drug Placement by Insurance Company

- 83% High Tier
- 17% Other Tier

Insurance Plans with Coinsurance Costshares on the Highest Tiers

- 93% Yes
- 7% No

Good:
- Tenofovir was covered by all plans

Bad:
- Most deductibles were under national average, but still over $3,000
- 50% coinsurance for highest tiers (including with generics)
New York

12 Insurance Companies
64 plans

HBV Generic Drug Placement by Insurance Company

- 33% High Tier
- 67% Low Tier

Insurance Plans with Coinsurance Costshares on the Highest Tiers

- 19% Yes
- 81% No

Good:
- Many plans had individual deductibles below the national average
- Most plans had copays instead of coinsurance

Bad:
- Most plans had at least 1 preferred treatment on a high tier
- Majority of HBV treatments were on a high tier
New Jersey

3 Insurance Companies
11 plans

**HBV Generic Drug Placement by Insurance Company**

- **83%** High Tier
- **17%** Low Tier

**Insurance Plans with Coinsurance Costshares on the Highest Tiers**

- **Yes**

---

**Good:**
- All plans had individual deductibles below the national average
- Most first line treatments were always on lowest tier

**Bad:**
- All plans had coinsurance rates for high tiers
  - 40% or 50%
  - Brand name treatments
Findings

• General trend of requiring deductibles to be met before cost-sharing began (highest tiers)

• Standard requirement for drug coverage was not met by a majority of plans

• First-line treatments were inadequately covered

• Different drug doses/forms
  – Due to different forms and doses costing more

A majority of plans had deductibles over $3,000
Other Common Barriers

- Prior Authorization
- No Mail Orders Option
- Higher Pricing for Mail Order
Conclusions

• Despite the ACA, adverse drug tiering is occurring
• Medications need to be taken daily
  – Stopping suddenly or taking sporadically can cause virus to flare and increase risk of liver disease or liver cancer
• It is extremely important for hepatitis B treatment to be affordable and accessible
Questions?

B Informed Conference | June 8, 2019