



ACCESSING PRESCRIPTION DRUGS DURING THE COVID-19 HEALTH CRISIS

We understand that some residents are concerned about accessing the medicines they need during the pandemic due to shortages and disruptions to regular care. This resource is meant to be a guide to help people maintain access to their prescription medications.

This resource will be regularly updated. [Please check this link to ensure you are viewing the most recent version.](#)

Insurance coverage for prescription drugs during the COVID-19 health crisis:

1. If you have MassHealth:

- MassHealth will cover 90-day refills of prescriptions and early refills
- There are no copays for lab tests and pharmacists cannot deny medications if a member cannot pay.
- You can receive care, including prescription services, via telehealth, which includes phone calls and live video conversations (such as FaceTime or Zoom).
- If your pharmacy is not aware of these changes, you should have the pharmacist call MassHealth for confirmation.
- For more information about changes to MassHealth during COVID-19, please refer to [Mass.gov](#).
- For general information on co-payments for MassHealth recipients, refer to an FAQ [Mass.gov page here](#).

2. If you have Health Safety Net (HSN):

- Telehealth services will be provided including telephone and live video for prescription and consultation services
- You may be dispensed up to a 90-day supply of a prescription drug by request
- Early refills of existing prescriptions are allowed for drugs as long as at least one refill remains on the prescription.
- You can retrieve your prescriptions via curbside pickup, courier home delivery, or delivery by mail or other similar parcel delivery service
- HSN will not require Partial Low-Income Patients with MassHealth MAGI Household income or Medical Hardship Family Countable Income greater than 150% and less than or equal to 300% of the Federal Poverty Line to make payments towards their annual deductible.
- If your pharmacy is not aware of these changes, you should have the pharmacist call HSN for confirmation.
- For more information, please refer to the [HSN DOI Bulletin here](#).

3. If you have Medicare:

- Medicare covers the [lab tests for COVID-19](#). You pay no out-of-pocket costs.
- At this time, there's no vaccine for COVID-19. However, if one becomes available, it will be covered by Medicare Prescription Drug Plans (Part B).
- If you have a [Medicare Advantage Plan](#), you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Check with your plan about your coverage and costs.
- If your pharmacy is not aware of these changes, you should have the pharmacist call Medicare/CMS for confirmation.

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- Please visit the [CMS website](#) for more information.

4. If you have private health insurance:

- Health insurance plans are expected to allow for early refills of maintenance drugs or medicines that are needed on a daily basis.
- Health plans are expected to work with pharmacies to ensure that prescriptions can be mailed to the home.
- Health plans are expected to waive any signature requirements both at the pharmacy and for in-home prescription deliveries, unless required by law for controlled substances.
- Check to see if your doctor or other health care provider will be providing medication management and prescriptions via telehealth or via an online web portal. You can confirm this by calling your provider and asking directly.
- If your doctor or health care provider is prescribing services via telehealth they are expected to:
 - Provide you with timely and accurate prescriptions by use of mail, phone, e-prescribing, and/or fax.
 - Have a record of your prescriptions on your online medical record.
 - Help with any prior authorizations for necessary health services via telehealth.
- If your pharmacy is not aware of these changes, you should have the pharmacist call your health plan for confirmation.
- For more information, please refer to the MA Division of Insurance [Bulletin 2020-04: Emergency Measures to Address the Spread of COVID-19](#) and [Bulletin 2020-06: Administration of Prescription Drug Benefits During COVID-19 Public Health Crisis](#).

[How to Prepare Your Medicines During an Emergency](#)

HCFA has come across a blog from [Health Care Ready](#), a nonprofit patient advocacy organization whose mission is to build and enhance the resiliency of communities before, during and after disasters, which we think can be helpful for people who need access to prescription drugs during the pandemic. Here are some suggestions from their blog titled "[How to Prepare Your Medicines During an Emergency](#)":

1. **Monitor your symptoms and continue a normal schedule of medication.** COVID-19 and similar viral illnesses—such as the flu—can pose a health risk for people with pre-existing conditions if they are infected with the virus. Those at greatest risk are people who have multiple conditions (such as a compromised immune system, heart disease or renal failure).
2. **Stay up-to-date with your prescriptions**, by assessing your medication and supply needs, and refilling and picking them up/getting them delivered as soon as you are able. This is an important strategy for making sure you have as much medication on hand as you're able.
3. **Talk to your health care provider and pharmacist** about setting up an emergency plan that works for your treatment. These health care providers are the best source of information for options that may allow for early refills, such as vacation overrides or short-term refills such as 7-day emergency refills.
4. **Contact your insurance provider** to determine your options and the kind of assistance they provide. Call the number on the back of your insurance card and ask for information on exemptions that may be in place or could be put in place.
5. **You can ask someone to pick up your medicines if you are unable.** In addition to ordering your prescriptions by mail, another person can pick up the script for you as long as they know the patient's birthdate, address and/or phone number, and, in the case of a controlled substance, the person will need both their ID and the patient's ID depending on the specific pharmacy and their policy. Call ahead to the pharmacy before to confirm.

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Additional General Resources

What you need to know about the pandemic and how to protect yourself:

- [COVID-19 How to Protect Yourself \(CDC\)](#)

For information on COVID-19 in Massachusetts:

- [Massachusetts Department of Public Health](#)
- Call +211
- To get up-to-date alerts sent directly to your phone, text COVIDMA to 888-777.

Local health authorities have also created resources for their specific communities. For more information, contact your local board of health.

Resources from the City of Boston:

- [Boston Public Health Commission](#)
- Call +311
- Call the Mayor's Health line: 617-534-5050 or Toll-Free: 1-800-847-0710

Resources for people who require insulin:

- [General preparation resources for people with diabetes.](#)
- [General prescription-related resources for people with diabetes.](#)
- Eli Lilly and Company, one of the three major insulin manufacturers, announced that it would provide a co-pay card letting anyone with or without commercial insurance to buy a month supply of Lilly insulin for \$35 or less during the coronavirus pandemic. This does not apply for people with government insurance such as Medicaid, Medicare, Medicare Part D or any State Patient or Pharmaceutical Assistance Program. [More information can be found here.](#)

Information for individuals who use Chloroquine and Hydroxychloroquine:

- [The Division of Insurance issued guidance](#) about prescribing Chloroquine and Hydroxychloroquine, which are commonly used to treat malaria, rheumatologic and dermatologic conditions.
- Although early clinical trials have suggested these drugs may be useful in limiting the severity and length of COVID-19, there has not been conclusive evidence. In order to address concerns of providers and consumers hoarding these prescriptions or using them inappropriately, health plans are expected to implement prior authorization for these two drugs.
- In addition, for prescriptions related to malaria, rheumatologic and dermatologic conditions, carriers should continue to fill prescriptions and provide 90 day supplies as they currently exist.
- For prescriptions related to COVID-19, carriers should limit the quantity of prescriptions at the point of sale to a 14 day supply or less.
- If the FDA, at some point in the future, declares these medications “approved therapies” for COVID-19, then carriers will follow cost-sharing policies in accordance with [DOI bulletin 2020-02](#).

If you are aware of any additional resources specifically for different patient groups that require prescription medications or on other local health authorities, please share them with Chris Noble, at cnoble@hcfama.org, so these resources can be added to the document.