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.

**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 more information](https://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](https://mass.gov).

3. **If you have Medicare:**
   - At this time, there's no vaccine for COVID-19. However, if one becomes available, it will be covered by all Medicare Prescription Drug Plans (Part D).
   - 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.
● Please visit the following CMS website, for more information.

4. If you have Private/Commercial Health Insurance:
● Providers are expected to allow for early refills of maintenance drugs or medicines that are needed on a daily basis.
● Check to see if your provider will be providing medication management and prescribing services via telehealth or via an online web portal. You can confirm this by calling your provider and asking directly.
● If your 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 the insurer for confirmation.

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 provider and pharmacist** about setting up an emergency plan that works for your treatment. These healthcare 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.

**Additional General Resources**

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

For information on COVID-19 in Massachusetts:
- [Massachusetts Department of Public Health](https://www.mass.gov)  
- 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](https://www.bostonpublichealthcommission.org)  
- Call +311  
- Call the Mayor's Health line: 617-534-5050 or Toll-Free: 1-800-847-0710  
- You can access up-to-date information on any policy changes from the [Department of Insurance here](https://www.mass.gov/east-west-health-care-insurance/doh).  

Resources for people who require insulin:
- [https://www.diabetesdisasterresponse.org/covid19update](https://www.diabetesdisasterresponse.org/covid19update)  
- [https://www.diabetesdisasterresponse.org/prescription-emergency-supplies](https://www.diabetesdisasterresponse.org/prescription-emergency-supplies)

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](mailto:cnoble@hcfama.org), so these resources can be added to the document.