EZ Meds Frequently Asked Questions

About Patient Assistance Programs (PAPs)

What is a Patient Assistance Program (PAP)?

These programs are offered by the pharmaceutical industry to assist low income people who don't have prescription drug coverage. These programs have been in existence for the past 15-20 years. So far PAPs have only reached a fraction of those who need them. EZ Meds provides a real value to those who need expert advice, assistance and processing of needed prescriptions through PAPs.

Why do drug companies offer these programs?

PAPs are the philanthropic effort of the drug companies to reach out to those people who have low incomes and no drug coverage.

Where do these medications come from?

Medications are generally mailed directly from the pharmaceutical companies to the client's home or in some cases, to the doctor's office. EZ Meds will notify the client in such cases.

Are PAPs a type of Rx discount plan?

No. Discount plans only provide patients a discount on their medication either at the pharmacy or through mail-order. PAPs provide access to free drug programs offered through the pharmaceutical industry. EZ Meds provides a service to these consumers – taking the time and effort to apply and re-apply for these programs on their behalf.

How does EZ Meds have access to these free prescriptions through PAPs?

EZ Meds applies, on behalf of the client, to Patient Assistance Programs (PAPs), which are offered by various pharmaceutical companies. For the average consumer, the application process of applying to multiple PAPs can be very challenging due to each pharmaceutical company's individual eligibility requirements.

What are the eligibility requirements to qualify for these programs?

A qualifying applicant needs to be within 2 times the federal poverty line (in most cases) and have no current coverage for specified medications.

About EZ Meds

Who is EZ Meds USA?

EZ Meds is an administrator for these programs and is based in Scottsdale, Arizona. We have become one of the largest nationwide companies in the PAP services industry, reaching hundreds of patients each year. EZ Meds' services are currently being offered by doctor offices, third party administrators (TPAs), national non-profits and associations.

Is EZ Meds Insurance?

No. EZ Meds is a service which completes all the paperwork necessary for patients to access pharmaceutical companies' PAPs. Medications are then shipped free of charge, in most instances, directly from the pharmaceutical manufacturer to the client or the client's physician.

What does EZ Meds actually do on behalf of the client?

EZ Meds completes a comprehensive phone interview upon receipt of the one-page initial EZ Meds application to determine if the applicant qualifies for a PAP for each medication listed as well as confirming the eligibility requirements on both income and Rx coverage. If his or her medication is not on the list, EZ Meds works with the client and his or her doctor to obtain a similar medication. EZ Meds completes all necessary PAP forms, sends the forms to the client who submits them to the doctor(s) for their signatures. Once EZ Meds receives back all forms and ensures they have been completed, they are then sent off to each pharmaceutical company's PAP. Upon approval, each company then sends the medications either directly to the patient's home or to the doctor's office (EZ Meds notifies the patient where medication(s) will be sent). EZ Meds processes all renewals and refills for each PAP automatically on behalf of the client.

Can't anyone just complete the PAP forms them self and deal directly with each drug manufacturer?

Yes, just like someone might choose to do their own tax returns each year; rather than using a HR Block. However, the application process for PAPs can sometimes be much harder than doing annual tax returns (renewal and reapplication timeframes can be semi-annual or even quarterly and vary from drug to drug).

Why would EZ Meds be the best option for the consumer?

There are several options for accessing PAPs. To better understand if EZ Meds is right for your prospect; you need to know your prospect's other options.

1) Go it alone – Each drug company has a web site outlining their individual programs for free medications. Most of these sites offer limited information. Some instruct the reader to place a phone call to the companies; others ask him or her to submit an application without explaining their plans. Each company has different requirements and income guidelines for the processing of individual applications. For an individual on multiple medications having to apply and reapply to multiple PAPs, this process may become just too overwhelming.

2) Partnership for Prescription Assistance (PPA) - This is the industry association of pharmaceutical companies for PAP information. You may have seen the well-known TV spots with Montel Williams which are sponsored by PPA. When the consumer calls the 800 number, PPA simply sends him/her the forms for all of the different PAPs. The consumer is then required to complete each document, provide financial information, obtain his/her doctors' signatures, and then forward each completed application to the appropriate pharmaceutical company; as well as keep up with the varying renewals and reapplications for each PAP. If everything is correctly completed, the patient starts receiving his or her medications. However, very often patients simply have a hard time completing the entire process. EZ Meds simplifies the process.

3) Doctors' offices - are often too busy to provide any meaningful help, with many busy medical offices being further burdened by staff shortages. In fact, EZMeds has found over 67% of all doctors' offices contacted were unaware of these programs. Not surprisingly, as doctors begin to find out about EZ Meds many have started using these services to assist their patients.

4) Other PAP service companies who offer similar services for less - Simply put, EZ Meds provides one of the largest and most comprehensive service, support and outreach networks to patients around the country. So many other companies in this service industry operate on a much smaller scale serving mostly those in their community and do not have the ability to process thousands of applications per month, or reach the millions who need these programs. Most of these companies are home-based businesses, which very often serve, at most, several hundred clients at a given time.

Cost of EZ Meds

What is the cost for EZ MEDS?

EZ Meds offers a low service fee which depends on the number of medications that we are able to assist with per month, per person. 1 Med = $39.95, 2-4 meds = $69.95, 5-8 meds = $119.95, 9-12 meds = $169.95, & $20.00 for each med after that. There is also a one-time application fee of $25.00.

Is EZ Meds services per month or is it an annual fee?

This is a monthly service fee and can be paid by either credit card or monthly bank draft. EZ Meds's system is set up to ensure an ongoing supply of the member's maintenance medications. Remember, there is also a one-time application fee of $25.00 upon initial application.

If the prescriptions are free, why does EZ Meds charge a monthly fee?

The monthly service fee covers EZ Meds's administrative overhead for the initial application process and the many re-qualifications and re-applications for each PAP. EZ Meds does the ongoing paperwork for the client to ensure delivery of his/her prescription drugs from each pharmaceutical company.

When is the member's credit card or bank account charged?

The client will be charged the $25 initial application fee upon receipt of his or her application along with the first monthly fee, and all future monthly fees on the 5th or 20th of the month thereafter. If the applicant is discovered to not qualify for EZ Meds during the initial phone interview only the $25 application fee will be applied.

What if someone does not have a checking account or credit card?

A client may use a pre-paid credit card or pay for their member service fees on a semi-annual or annual basis. Upon application, the applicant will send in two separate cashier's checks or money orders, one for $25 (the initial application fee) and the other for either 6 or 12 months' service fees depending on the amount of medications that EZ Meds is assisting them with.

Can anyone pay the EZ Meds fees for the client?

Yes.

Income Eligibility

If a client's income increases, must they re-qualify?

Yes. However, many drug companies generally ask for income, depending on the medication(s) once every 12 months. The client would then have to show proof of income and may be turned down if they do not meet the eligibility requirements. EZ Meds handles all reapplications on behalf of the client and begins the reapplication process usually six (6) weeks before the client's current supply of medications will run out.

If an EZ Meds patient has other people or relative's living in their home, what determines the income to be used?

In most cases, this is determined by the individuals that will be listed when the EZ Meds patient(s) file their taxes. Only those to be listed on the tax filing will be included in determining the income.

If a child is under 18 or over 18 and still living with his/her parents, how is income eligibility determined?

Once again, this is, generally, determined by who will be listed on the income tax filing.

What number should be provided as the income of those who are self-employed?

EZ Meds considers only the gross personal taxable income, after Schedule C deductions.

When will household versus individual income be considered?

This is, in most cases, determined by who will be listed on the Federal Income Tax filing.

What if the client is not required by law to file taxes?

In this case, the client must send in a letter explaining their situation along with proof of all income for their household. EZ Meds may also require a 4506-T Form which is used to verify the client did not file taxes. EZ Meds will supply this form.

Medication Coverage Eligibility

What happens if a client gets regular insurance; will they be canceled?

Medications will continue until EZ Meds must reapply for each PAP. One of the eligibility requirements for PAPs is that the medication taken by the client not be covered by insurance. At the time of re-application, EZ Meds will re-evaluate which medications are covered by the client's insurance and which are not. An EZ Meds representative will help the client determine whether it is best for the client to stay with EZ Meds or purchase the medications not covered under the insurance using his or her discount card.

If someone has a major pre-existing medical condition, can he or she qualify for EZ MEDS?

Yes. As with any other client, a condition of eligibility is that he or she has no prescription coverage or his/her prescription drug benefits have run out, or the member's insurance company will not cover his or her specific drugs.

What can be offered to seniors who enter the Medicare Part D "Coverage Gap".

EZ Meds may be able to provide assistance to those who enter the Medicare Part D "Coverage Gap" depending on the pharmaceutical company that manufactures the medication(s).

About the EZ Meds Medication Drug List

What is the EZ Meds Medication Drug List?

The Medication Drug List is a comprehensive list of over 4,000 of name-brand drugs that may be available through the PAPs. Make sure to know the name-brand equivalent if your prospect is currently taking a generic.

What happens if a particular medication is not on the Drug List?

PAPs only deal in name-brand drugs. Their doctors should be able to prescribe the patient the name-brand equivalent allowing the prospect to participate or their doctor may be able to recommend another similar medication found on the Drug List.

Does the Drug List ever change?

Yes. PAPs have the freedom to change which drugs they choose to offer through their programs. If drugs are removed from the approved Drug List while a client is on EZ Meds, upon renewal, EZ Meds will assist the client through their doctor(s) with all the options available to them.

Is there a limit to the number of medications a client can have?

EZ Meds provides no limit to the number of medications as long as the drug is available through a PAP.

Filling Out and Processing the EZ Meds Application

What is the EZ Meds application?

The EZ Meds Application is a two-page application which needs to be completed about the prospective client once it is determined he/she meets both the income and prescription coverage eligibility requirements. You can call your General Agent for supplies.

What happens if a person runs out of available space on the EZ Meds application when listing either his/her medications or doctor(s)' contact information?

He or she may use a separate sheet of paper and submit it along with his or her initial application.

How long does it take for a member upon submitting an initial application to receive a phone interview?

Within 2-4 days the applicant will receive a phone call from EZ Meds to conduct the initial interview.

Why does it take 4-6 weeks for the client to receive his or her medications?

After EZ Meds receives a member's application and completes the phone interview with the client, forms are then sent to the client's doctor(s). These forms, when filled out and signed by the doctor, will act as the prescription when EZ Meds submits the applications to each PAP. Because EZ Meds is dealing with multiple doctors' offices and multiple prescriptions it can sometimes take a few weeks to get back all of the necessary documentation back from each doctor or client. By telling the client there is a 4-6 week window before receipt of their first supply of prescriptions; EZ Meds buys time for this sometimes lengthy process.

If the client hand delivers this paperwork to the doctor, medications can arrive as early as 4 weeks.

Does the client need to do any paperwork other than the initial application?

No, EZ Meds takes care of all the paperwork (i.e. initial application to each PAP, reapplications and renewals) as needed to have these medications sent to the client.