



Frequently Asked Questions (FAQ) For Eligible Individuals

(Does not apply to Groups)
(For questions re: Medicare Part D, see page 3)

Eligibility:

To qualify for this program you must:

- Be an Oregon resident

Am I an Oregon resident?

You are an Oregon resident if you reside in Oregon.

How do I enroll?

Three ways to enroll:

1. Call 1-800-913-4146, or
 2. Website: www.opdp.org, or
 3. Mail in a paper application
- NO paperwork required.
 - NO age or income restrictions.
 - Name, address, phone # and date of birth are only required information.
 - A parent may enroll a child in either of these ways.
 - A guardian/personal representative/attorney-in-fact may enroll a person in their charge in the same ways.

Braille or large print

- Call 1-888-411-6737 for an alternate format.

I have insurance, do I qualify?

If you feel you do not have adequate insurance coverage, you can enroll in OPDP and use the card when:

- The prescription is not covered under your insurance plan.
- Waiting to have a pre-existing condition covered by your insurance plan.
- During the deductible period when you must pay out of your pocket.
- You must pay for the entire prescription cost out of your pocket.
- The cost is less with OPDP than your insurance benefit.

You may not use both OPDP and your insurance benefit on the same prescription.

It is always best to make sure your insurance carrier will accept Rx receipts for accumulation on your deductible when you have purchased with the OPDP discount card. Note that if your insurance does NOT cover an Rx and you use your OPDP discount card to purchase it you can not submit that receipt to accumulate toward your deductible.

I have Medicare Part D, do I qualify?

You can use the OPDP card while enrolled in Medicare Part D in the following instances:

- The prescription is not covered under your Part D Plan.
- During the deductible period required by your Part D Plan when you are required to pay out of your pocket.
- During the “gap” or “donut hole” when you must pay 100% out of your pocket. Send a copy of your receipt into the Plan you signed up with so that it can be applied to your out-of-pocket expense during the gap.
- The cost is less with OPDP than your Part D Plan.

You may not use both OPDP and your Part D Plan benefit on the same prescription.

When do I become a member of OPDP?

When does coverage start?

Coverage starts as soon as you receive your I.D. Card.

How long should it take to receive an I.D. card?

You should receive an I.D. card within one week.

Pharmacy Network

What pharmacy will I go to?

A brochure with the list of pharmacies is included with the I.D. card. The pharmacies are also listed on our website: www.opdp.org or call customer service at 800-913-4284. New pharmacies can join at any time, so view the website for the most current list of pharmacies. You can also ask the pharmacy that you usually do business with if they are part of the OPDP. You can advise them to go to our website if they wish to join our network.

Prescription Coverage and Cost

Are all my prescriptions covered?

All prescriptions prescribed by a licensed Oregon clinician are eligible for a discount. This program does not give discounts for over-the-counter drugs, which are drugs you can purchase without a prescription.

Will this program cost me anything to join?

There is **NO** membership fee for enrolling in this program. Should a nominal fee ever become necessary you will have no obligation to remain in the program.

How do I find out if I could get a cheaper drug?

Ask your physician or pharmacist if there is a generic or equivalent drug that may be cheaper than the drug you are prescribed. You can look up the price of the drug on the website, www.opdp.org, before going to the pharmacy. Go to “Look Up Drug Cost” on the left side of the welcome page.

How much of a discount will I receive?

Discounts will vary depending on whether a drug is generic or brand. The greatest discounts are on generics and they can be as high as 60%! The average discount is 45%.

What is a brand Rx or a generic Rx?

Brand drugs are still on patent so they are only manufactured by one company. Because there is no competition, these are the most expensive drugs.

Generic drugs are made when a drug comes off of patent. Several manufacturers can now make the drug so competition drives the cost down. The FDA finds generics as safe as brand name drugs. Also, evidence-based research has shown that higher cost brand drugs are NO MORE effective than lower cost alternatives.

The pharmacy I went to charged me more for an Rx than the pharmacy that I went to last month.

In the instance described in the Question above here is what could have happened:

First Pharmacy

Rx price at this pharmacy is sold for \$4
OPDP negotiated discount price = \$5
You pay \$4 under OPDP contract

Second Pharmacy

Rx price at this pharmacy \$10
OPDP discounted price = \$5
You pay \$5 under OPDP contract

On a given day, the OPDP discounted price will be the same from pharmacy to pharmacy. However the OPDP rate is based on a discount off of the Average Wholesale Price and even though the discount stays the same the Average Wholesale Price can change day to day. If a pharmacy has a special program that offers the drug for less than OPDP's price the pharmacy must sell it to you for the lower amount according to their contract with OPDP.

Keep in mind that drug prices frequently change. Also remember that pharmacy promotions are generally on certain drugs but not all drugs. Just like when you're shopping for groceries you will see some products on sale but not all of them. Your OPDP discount card will bring you a discount on all Rx. The best discounts are on generic drugs.

Frequently Asked Questions about OPDP and Medicare Part D Prescription Drug Coverage

If I enroll in Medicare Part D drug coverage why would I want to continue to use my OPDP discount card?

The OPDP discount card may give you a better discount than your Plan gives you when you are paying 100% of the drug cost. You will pay 100% of your drug costs when you are meeting a Plan's deductible or during the "gap in coverage". For some of the Part D plans this gap happens when individual's prescription drug expenses are between \$2,250 to \$5,100 in a given year and they are responsible for 100% of their drug costs.

If I am enrolled in Medicare Part D drug coverage and I use my OPDP discount card why do I have to send my receipt to my Part D Health Plan?

If you want your OPDP expenses to apply towards your Medicare Part D costs, you must send your receipt to your Medicare Plan. Right now, the only way to get this information to your Plan is to send it in by mail. If that changes we will notify you. In the meantime it is very important to send the paper receipt to your Plan and notify them that it needs to be credited toward your Medicare deductible and out-of-pocket expense.

What if I am enrolled in a Medicare Part D Plan and I want to use my OPDP discount card on a drug not covered by my Medicare Plan drug list?

If the prescription drug is not on your Medicare Plan's drug list, it cannot be counted toward your out-of-pocket expenses. However, every Medicare Plan has an exception and appeal process that you can follow to ask the Plan to pay for drugs that are not on their list. If the Plan approves your exception, your drug costs can count toward your Medicare deductible.

What if I am enrolled in a Medicare Part D Plan and I want to go to a pharmacy that is not on that Plan's network but it is on the OPDP network?

You may go to a pharmacy on the OPDP plan and use your discount card. However, you should check with your Medicare Plan if you intend to use a pharmacy not on their list to make sure they will honor the receipt for your prescription as Part D expense.

I'm confused and don't know whether to join Medicare Part D or not, what should I do?

You can call 1-800-Medicare (1-800-633-4227) or your Medicare health plan for questions about your Medicare options. You can also call the Senior Health Insurance Benefit Assistance (SHIBA) program at 1-800-722-4134 for assistance.

I don't want to sign up for Medicare Part D, can I stay on the OPDP?

You may remain an OPDP member and use your card for discounts at OPDP pharmacies. However, you need to know that individuals who are eligible for Medicare Part D who choose not to enroll by May 15, 2006 will have a 1% per month penalty applied to their premium when they do enroll. In other words, if you choose to enroll a year later, your premium will be 12% higher.

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