

1. What is CoverRx?

CoverRx is a pharmacy assistance plan designed for the uninsured or for those who have insurance without a pharmacy benefit. CoverRx provides access to more than 250 generic medications, in addition to insulin and diabetic supplies, all with low co-pays based on a member's income.

2. What are the requirements for eligibility?

- Tennessee resident (6 months)
- U.S. Citizen or qualified legal alien
- Age 19 to 64
- Uninsured or insured with no pharmacy coverage
- Household income at or below 250 percent of the federal poverty level (\$55,125 per year for a family of four)

3. What are the specific income requirements?

Number in Household	Maximum Income
1	\$27,075
2	\$36,425
3	\$45,775
4	\$55,125
5	\$64,475
6	\$73,825
7	\$83,175
8	\$92,525

Based on 2009 federal poverty guidelines. Current as of 6/1/10.
Income guidelines are subject to change.

4. What is covered?

CoverRx provides members with affordable access to more than 250 generic medications, as well as insulin and diabetic supplies. CoverRx is not insurance and will not cover physician visits or hospitalization.

5. Are there limits on the number of prescriptions someone can get through CoverRx?

Yes. CoverRx will pay for five prescriptions per month. Insulin and diabetic supplies are excluded from the prescription limit.

6. What is the cost for participating in CoverRx?

Because CoverRx is not insurance, there are no monthly premiums and no cost to join. Members are responsible for low, income-based co-pays when they fill prescriptions. Participants will pay a discounted price for any drugs that are not covered.

CoverRx Co-Pay Sliding Scale Based on Income			
Persons in Household	At or Below FPL	101% to 150% FPL	151% to 250% FPL
1	\$10,830	\$10,831 - \$16,245	\$16,246 - \$27,075
2	\$14,570	\$14,571 - \$21,855	\$21,856 - \$36,425
3	\$18,310	\$18,311 - \$27,465	\$27,466 - \$45,775
4	\$22,050	\$22,051 - \$33,075	\$33,076 - \$55,125
5	\$25,790	\$25,791 - \$38,685	\$38,686 - \$64,475
6	\$29,530	\$29,531 - \$44,295	\$44,296 - \$73,825
7	\$33,270	\$33,271 - \$49,905	\$49,906 - \$83,175
8	\$37,010	\$37,011 - \$55,515	\$55,516 - \$92,525
Co-Pay Structure			
Generics: 30 day supply	\$3	\$5	\$8
Generics: 90 day supply*	\$3	\$10	\$16
Brand/Insulin/Diabetic Supplies: 30 day supply or up to covered limit	\$5	\$8	\$12
All Others	Lesser of Discount, MAC or U&C	Lesser of Discount, MAC or U&C	Lesser of Discount, MAC or U&C
*90 day supplies available only through mail order and select retail pharmacies that have chosen to participate. Check with your local pharmacy to see if 90 day supplies are available at that location.			

*2009 FPL Guidelines. Income guidelines are subject to change annually.

7. Is there co-pay assistance?

No, although co-pays are on a sliding scale based on income.

8. How do I apply?

Applications are available for download at www.CoverTN.gov or by calling 1-866-COVERTN or 1-888-560-2649 ext. 361240.

9. What pharmacies accept CoverRx?

There are more than 1,400 pharmacies in the CoverRx network, including independent pharmacies and statewide chains. A list of participating pharmacies will be included in every welcome packet, but can also be found by visiting www.covertn.gov/web/coverrx_network.pdf. You can request that a copy be mailed to you by calling 1-888-560-2649 ext. 361240.

10. Can CoverRx members take advantage of other discount programs at retail pharmacies?

Yes. Use of other discount programs, such as those offered by retail pharmacies, is encouraged.

11. Are there other resources for prescription assistance?

Yes. Below is a listing of some other programs and organizations which help the uninsured find prescription medications.

www.dispensaryofhope.org

Dispensary of Hope provides underinsured patients the medication they need through innovative stewardship of the pharmaceutical supply-chain. They've built a national distribution center and pharmacy to support a network of dispensing sites and direct-to-patient prescription solutions.

www.needymeds.org

Needy Meds provides information about patient assistance programs that provide no cost prescription medications to eligible participants.

www.pparx.org

PhRMA - The Pharmaceutical Research and Manufacturers of America provides information about discounted/free Prescription Drug Assistance Programs offered by drug manufacturers.

www.rxassist.org

Patient assistance programs are run by pharmaceutical companies to provide free medications to people who cannot afford to buy their medicine. RxAssist offers a comprehensive database of these patient assistance programs, as well as practical tools, news, and articles so that health care professionals and patients can find the information they need, all in one place.

www.rxhope.com

RxHope is exactly what its name implies...a helping hand to people in need in obtaining critical medications that they would normally have trouble affording. RxHope acts as an advocate in making the patient assistance program journey easier and faster by supplying vital information and help.

12. Is CoverRx available to those with Medicare Part D?

No. Medicare Part D is considered prescription drug coverage.

13. Why were these drugs chosen to be covered by CoverRx?

The CoverRx covered drug list includes frequently prescribed and used medications in the most common categories and includes medications intended for maintenance and episodic use.

14. Why is there a limit of five prescriptions per month?

Past experience for Tennessee pharmaceutical assistance shows that on average, three to five prescriptions covered the pharmaceutical needs of most participants. By placing the limit at five, and adding a short list of medications including insulin that do not count against the limit, CoverRx is able to adequately address the pharmaceutical needs of its members while keeping costs low.

- 15. Can a member appeal the monthly prescription limit if they need more than five prescriptions?**
There is no appeal process for exceptions to the five prescription limit, though the CoverRx card can be used as a discount card for drugs over the five script limit.
- 16. Is there a way to get brand name drugs with CoverRx?**
The program does not pay for medications not on the covered drug list. However, the CoverRx card can be used as a discount card to purchase brand name drugs. When available, members are encouraged to use patient assistance programs offered by many drug manufacturers.
- 17. What prescriptions are covered?**
The list of covered drugs will be included in every welcome packet, but can also be found at www.covertn.gov/web/coverrx_druglist.pdf. You can request a copy be mailed to you by calling 1-888-560-2649.
- 18. If I go to the pharmacy but don't have my ID card, how can I get a prescription filled?**
Provide this information to the pharmacist to process your order.
Step 1 Enter Bin **003858**
Step 2 Enter Processor Control Number **A4**
Step 3 Enter Rx Group **TCXA**
Step 4 Enter Participant's SSN
Step 5 Enter Participant's Date of Birth
- 19. Do members have to recertify for CoverRx each year?**
Yes. Members must renew their coverage annually based on their enrollment date.
- 20. Does someone have to be currently taking medication to qualify for CoverRx?**
No. While the program is designed to support individuals with serious or immediate pharmacy needs, anyone who meets the eligibility criteria can join.
- 21. Are mail order prescriptions available?**
Yes. 90-day supplies of medications are available through a mail order system.
- 22. Are three month supplies of prescriptions available?**
Yes. A 90-day supply is available through mail order and through those local retail pharmacies which have opted to participate in the 90-day program.
- 23. Can CoverRx help members get prescriptions?**
All prescriptions must be written by a medical provider. CoverRx does not work with physicians on behalf of members.
- 24. Do members receive a membership card?**
Yes. Anyone approved for CoverRx will receive a membership card along with a welcome packet.
- 25. What is the best way to learn more about CoverRx?**
Information is available at www.CoverTN.gov or by calling 1-866-COVERTN.