

HAVING PROBLEMS GETTING YOUR EMPLOYER-SPONSORED HEALTH INSURANCE TO COVER YOUR MEDICINE?

Find out if an alternative funding program is the reason

What are alternative funding programs?

Recently, some third-party companies called alternative funding vendors have started to partner with employers to change the way they cover **specialty medicines**.





When an alternative funding program is put into place, the health plan may:

 Stop covering some or all **specialty medicines**

 Direct people to apply for a **patient assistance program** to get their medicine instead

Alternative funding vendors often get paid by employers when they help people sign up for patient assistance programs.

How does this affect my coverage?

	Typical Employer Insurance	Alternative Funding Program
Specialty medicine covered?	 Yes	 No
Required to use a patient assistance program?	 No	 Yes

Terms to know

Specialty medicines:

A type of medicine that has special requirements, like the way it is stored or taken. They usually cost more than medicines you get from your local pharmacy.

Patient assistance programs:

Programs that give people financial help when they are not able to afford their medicine, such as those who don't have health insurance. They are often offered by the companies that make the medicines ("manufacturers") or charities.

UNDERSTANDING ALTERNATIVE FUNDING PROGRAMS

Should I be concerned about this?

If your employer uses an alternative funding program:



Your medicine might not be delivered in time for you to start or continue your treatment because the process could take weeks or even months



You might not get your medicine at all if your application isn't approved, or it might come from a pharmacy outside of the United States



Some programs might tell you that you need to **switch to a different medicine** than the one your doctor prescribed



It can be **confusing and stressful** to go through the process of getting your medicine through one of these programs

How do I know if I'm enrolled in an alternative funding program?

Most of these vendors do not use the term "alternative funding program," so **they can be hard to spot**. They might call themselves "patient advocates" or "high-cost pharmacy solutions providers."

Your employer might have started using an alternative funding program if your health plan:

- **Stops covering** all or some specialty medicines
- Calls specialty medicines "**non-essential health benefits**"
- Starts working with a **third party or an unfamiliar company** to manage specialty medicines
- Says that if you do not enroll, you will be **responsible for up to 100%** of your medicine costs
- Says that you **can't appeal** a coverage denial
- Asks for your **household income or household size**
- Asks you to **sign a consent form** so someone can apply for assistance on your behalf

UNDERSTANDING ALTERNATIVE FUNDING PROGRAMS (cont)

What can I do if I'm enrolled in an alternative funding program?

① When you find out about the program

- **Review all plan documents** to understand the alternative funding program requirements
- **Ask what happens** if you do not use the alternative funding program

② If coverage for your medicine has been denied

- **Work with your doctor's office** to file an appeal
 - You may need documents like the denial letter, policy information and medical necessity information to file the appeal
 - You may need to call your health insurance plan's customer service to get these documents if you did not receive them in the mail or electronically

③ Take action

- **Consider talking to your employer's human resources representative**, your doctor or a patient advocacy organization about your experiences with the alternative funding program
- **Review your health plan choices** during your next open enrollment period. Your employer may offer an option that does not have an alternative funding program



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References: 1. Fein A. Employers expand use of alternative funding programs—but sustainability in doubt as loopholes close. Drug Channels. Published May 17, 2023. Accessed December 16, 2024. <https://www.drugchannels.net/2023/05/employers-expand-use-of-alternative.html> 2. SHARx. Introducing the SHARx program. Accessed December 16, 2024. <https://www.waukeshacounty.gov/globalassets/administration/human-resources/benefits/intro-letter.pdf> 3. Aimed Alliance. Alternative funding programs: know your rights. Published December 2023. Accessed December 16, 2024. <https://aimedalliance.org/wp-content/uploads/2023/12/AA-KnowYourRights-AltFunding-FINAL-2023.pdf>