



# Urgent Rx

## Urgent Rx Prescription Voucher Program 2009 Year End Report

Location	Vouchers Issued		Rxs Filled		Cost to Urgent Rx program		Estimated Savings to Individuals	Average Price/Rx	Average Rxs/Voucher
Convenient Care Center at Ithaca	756	(47%)	1,552	(49%)	\$30,996	(50%)	\$40,295	\$20	2
Emergency Department	663	(41%)	1,353	(43%)	\$26,209	(42%)	\$34,072	\$19	2
Inpatient Unit Discharges	16	(1%)	34	(1%)	\$769	(1%)	\$1,000	\$23	2
Ithaca Free Clinic	168	(11%)	231	(7%)	\$4,435	(7%)	\$5,765	\$19	1.4
<b>2009 Totals/Averages</b>	<b>1,603</b>	<b>100%</b>	<b>3,170</b>	<b>100%</b>	<b>\$62,409</b>	<b>100%</b>	<b>\$81,132</b>	<b>\$20</b>	<b>2</b>
<i>2008 Totals/Averages</i>	<i>1,500</i>		<i>2,663</i>		<i>\$48,021</i>		<i>\$62,427</i>	<i>\$18</i>	<i>1.8</i>
<i>2007* Totals/Averages</i>	<i>1,016</i>		<i>1,842</i>		<i>\$31,908</i>		<i>\$41,480</i>	<i>\$17</i>	<i>1.8</i>
<i>2006* Totals/Averages</i>	<i>639</i>		<i>1,135</i>		<i>\$18,805</i>		<i>\$24,446</i>	<i>\$17</i>	<i>1.8</i>
<b>Program to Date Totals (Jan 2006 – Dec 2009)</b>	<b>4,758</b>		<b>8,810</b>		<b>\$161,144</b>		<b>\$209,487</b>	<b>\$18</b>	<b>1.9</b>

\* Inpatient Units and Ithaca Free Clinic added July 2007

### Cost Breakdown:

	Total Rxs for all 4 sites	# Rxs \$0-10	%	# Rxs \$10-20	%	# Rxs \$20-40	%	# Rxs \$40-60	%	# Rxs \$60+	%
<b>2009 TOTALS</b>	<b>3,170</b>	<b>1,433</b>	<b>45%</b>	<b>591</b>	<b>19%</b>	<b>819</b>	<b>26%</b>	<b>96</b>	<b>3%</b>	<b>231</b>	<b>7%</b>

### Days to Fill:

	Filled same day	Next Day	2+ Days later
<b>2009</b>	<b>2,368 (75%)</b>	<b>637 (20%)</b>	<b>165 (5%)</b>

**FOLLOW-UP with Urgent Rx Clients in 2009:**

	Vouchers Issued	Completed Follow-up Calls*	Asked if Employed	Responded YES, Employed	Asked Type of Employment	Responded Full-Time	Responded Self-Employed	Responded Part-Time/Temp/Seasonal
<b>2009</b>	<b>1,603</b>	<b>744 (46%)</b>	<b>450 of 744 surveyed (60%)</b>	<b>328 of 450 asked if employed (73%)</b>	<b>141 of 328 employed (43%)</b>	<b>24 (17%)</b>	<b>61 (43%)</b>	<b>56 (40%)</b>

\* All Urgent Rx recipients, whether reached by phone or not, are mailed a letter and a packet of materials about State health insurance programs and other health care programs and services.

25 Urgent Rx clients were referred to the **Prescription Meds Access Program (PMAP)** at the Human Services Coalition in 2008.

## Quotes and Anecdotes from Follow-Up Calls with Clients in 2009

### Layoffs, Unemployment and Loss of Health Insurance

“I appreciate all the help.” She was laid off from a local school district, where she was a full-time cleaner, and has since been substituting at a different school district. She is hoping that a full-time position with benefits will open up soon.

He was employed at a university and lost his job. He did not elect COBRA because it was so expensive. He now has a new job as a mechanic which is only part-time, but he is hoping that he will soon be made full-time and will be eligible for benefits.

“I really appreciate this program being there so that I could fill my prescriptions. It helped a lot.”

“This is a fantastic program. I was so sick and really appreciate it.” She lost her job in December, and her fiancée is self-employed. Their household income is still over the limit for any subsidized coverage, and they don’t know what to do since they cannot afford private coverage<sup>3</sup>.

He was laid off in February, and the only household income right now is his unemployment, which is less than 50% of his former gross income. “It’s really tough to live on.” (I talked with him about Family Health Plus and Child Health Plus, both of which they are eligible for, and how to apply.)

His family lost coverage when he lost his job. He wanted some help applying for State programs for his kids, and to see if he and his wife could qualify.

She works as a traveling nurse. She is signed up with agencies and receives contract work. She has not had work in recent months. She has health insurance coverage when she has a contract, but loses it when out of work, so her coverage is not consistent.

He is unemployed right now, and his unemployment income makes him ineligible for Medicaid or Family Health Plus<sup>1</sup>.

1. The income cut-off for Family Health Plus is \$903/mo. for a single person (\$706/mo. for Medicaid).

2. Healthy NY is lower-cost health insurance for working New Yorkers under 250% of Federal Poverty Level (\$26,004 for an individual).

3. Private direct-pay comprehensive health insurance in Tompkins County costs between \$933- \$1,287/ mo. for an individual policy (between \$2,220 – \$3,603/ mo. for a family policy).

## Barriers to State Programs

She and her husband are both out of the workforce now. He is over 65, so has Medicare coverage, but she is not yet of eligible age. She does not qualify for Family Health Plus<sup>1</sup> based on their household income, nor Healthy New York (since must be working to be eligible for HNY).

He and his wife own a small family business that is struggling; they are barely paying their bills. The children are covered by Child Health Plus but he and his wife make about \$15 over the cut-off for Family Health Plus<sup>1</sup>. Healthy NY is unaffordable right now.<sup>2</sup>

“It is so difficult for me to go without insurance. I have a degenerative disc, and am running up medical debt paying for doctor visits and medicine. It’s frustrating, because if I have my medicine I can work and pay my bills, and if I don’t, I can’t work. If I dropped my hours or didn’t work, I might be able to get Family Health Plus, but then I couldn’t afford my mortgage. It’s a catch 22.”

He is disabled, and in the two-year waiting period for Medicare. In the meantime, he has trouble affording doctor visits and prescriptions on his disability income. Through our PMAP program helped him apply for some patient assistance programs for his long-term prescriptions.

Her children qualified for Child Health Plus<sup>4</sup>, but she and her husband earn too much to qualify for Family Health Plus<sup>1</sup>. Her employer offers insurance, but they could not afford the premiums this year.

He works for a small business, where no insurance is offered. He makes just over the limit for Healthy New York<sup>2</sup>. He looked into private direct-pay coverage, but could never afford it<sup>3</sup>.

She works two part-time jobs (neither offering health insurance to part-time employees), earning about \$35,000/year total. She earns over the limit for Family Health Plus<sup>1</sup> and Healthy New York<sup>2</sup>. (Private direct-pay insurance, her only option, would cost about 30% of her gross income.<sup>3</sup>)

## Quotes of Appreciation...

“This was so thoughtful, so helpful. I appreciate it, I truly do.”

“I just started a new job and hope to be enrolled in my employer health plan as soon as possible. Thank you for helping me purchase my prescriptions!”

“I found the program useful. I could definitely use help finding health insurance.”

“I am so appreciative that this program was there. I had pneumonia, and needed prescriptions right away that would have cost me over \$100. I did not have the money and would not have been able to get that medicine.”

“I’m so grateful. The cost of the prescriptions that I got without insurance was outrageous. I really appreciate this.”

“Thank you for the follow-up call. I really appreciate that.”

“Thank God for the voucher, I have an infected tooth and was in so much pain.”

“This program was so helpful, and so easy, it was great! Without it, I wouldn’t have been able to get my medicine. It’s really appreciated.”

1. The income cut-off for Family Health Plus is \$903/mo. for a single person (\$1,215/mo. for a family of 2, \$2,757 for a family of 4).
2. Healthy NY is lower-cost health insurance for working New Yorkers under 250% of Federal Poverty Level (\$27,084 for an individual). Premiums in Tompkins County cost between \$194 - \$278/mo. for an individual policy.
3. Private direct-pay comprehensive health insurance in Tompkins County costs between \$933- \$1,287/ mo. for an individual policy.
4. Children in households earning up to 400% of the Federal Poverty Level ( \$88,200 for a family of 4) are eligible for subsidized premiums.

For Program to Date – All Sites (January 2006 – December 2009)

	Vouchers Issued	Rxs Filled	Cost to Urgent Rx	Estimated Savings to Individuals	Average Price/Rx	Average Rxs/Voucher
<b>Program to Date Totals (Jan 2006 – December 2009)</b>	4,758	8,810	\$161,144	\$209,487	\$18	1.8

**Urgent Rx Client AGES**

Age Group	# of Clients	% of Clients
<b>0-18</b>	327	10 %
<b>19-30</b>	1,499	45%
<b>31-40</b>	685	21%
<b>41-50</b>	458	14%
<b>51-64</b>	305	9%
<b>65+</b>	40	1%
<b>Total</b>	<b>3,314</b>	<b>100 %</b>

<p><b>REPEAT USERS</b> (in all years of program)</p> <ul style="list-style-type: none"> <li>• <b>73% of Urgent Rx recipients have been one-time users</b></li> <li>• 16% have used the program twice</li> <li>• 5% three times</li> <li>• 6% more than three times</li> </ul>
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**WHERE Urgent Rx clients LIVE\* (by zip code) – for program to date – all sites:**

(\*This data is determined by zip code - and therefore towns of Enfield and Danby are included in the Ithaca number)

- **80% of Urgent Rx clients were from Tompkins County**

TOWN in TC	% of Urgent Rx Clients
Ithaca	46%
Dryden	10%
Newfield	8%
Ulysses	6%
Groton	4%
Caroline	3%
Lansing	3%
<b>Total Tompkins County</b>	<b>80%</b>

- **18% of Urgent Rx clients were from NYS contiguous counties**

COUNTY	% of Urgent Rx Clients
Tioga	6%
Cayuga	4%
Seneca	4%
Schuyler	2%
Cortland	1%
Chemung	1%
<b>Total contiguous counties</b>	<b>18%</b>

- **1% were from NYS non-contiguous counties**
- **1% were from out of state**