

## Naloxone Co-payment Assistance Program (N-CAP) Frequently Asked Questions and Answers

**New York State Department of Health AIDS Institute Office of Drug User Health**

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The New York State Department of Health has a new program, Naloxone Co-payment Assistance Program (N-CAP). For individuals with prescription coverage as part of their health insurance plan, N-CAP ensures that there are **no or lower out-of-pocket expenses** when getting naloxone at a participating pharmacy.

### **How to use this document:**

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1. Q: Does N-CAP replace free naloxone provided by registered opioid overdose prevention programs?

A: No. Naloxone is still available at no cost through registered opioid overdose prevention programs. N-CAP is a first-in-the nation program that is improving and increasing access to this lifesaving medicine by also making naloxone available to individuals with health insurance plans with prescription coverage, including Medicaid and Medicare as well as commercial insurance. It provides co-payment assistance of up to \$40. New Yorkers will be able to access naloxone at pharmacies with no or lower out-of-pocket expense.

2. Q: Is the state trying to eliminate free naloxone?

A: No. Naloxone is still available at no cost through the registered opioid overdose prevention programs. Community based organizations and local health departments are encouraged to become registered opioid overdose prevention programs. Information is available on the DOH website ([www.health.ny.gov/overdose](http://www.health.ny.gov/overdose)). Once registered, programs may order naloxone as well as refer individuals to pharmacies, when appropriate.

3. Q: Where will people without insurance be able to obtain naloxone?

A: Uninsured individuals and individuals without prescription coverage can still access naloxone at no cost through New York's network of registered opioid overdose prevention programs which can be found at the following webpage: [www.health.ny.gov/overdose](http://www.health.ny.gov/overdose).

4. Q: Where will individuals who use naloxone related to their employment (public safety, school district staff, college staff, etc.) access naloxone?

A: Naloxone will continue to be available through the registered opioid overdose prevention programs, a program locator can be found at the following webpage: [www.health.ny.gov/overdose](http://www.health.ny.gov/overdose).

**5. Q: Hasn't naloxone been available at pharmacies for a while?**

A: Yes. N-CAP expands pharmacy access. New York State has a history of partnering with pharmacies to become authorized to dispense naloxone using a standing order. Standing orders allow individuals to access naloxone at a local pharmacy without a prescription from their healthcare provider. Today, there are more than 2,000 pharmacies across the state that can dispense naloxone using standing orders. A directory of these pharmacies is available at [www.health.ny.gov/overdose](http://www.health.ny.gov/overdose).

New York State has also developed and promoted training for pharmacists to assist them in dispensing naloxone and in working with their patients. The State has worked with health insurance and managed care plans to expand coverage of naloxone. Through N-CAP, people with insurance coverage can obtain naloxone with no or lower out-of-pocket expenses.

**6. Q: What are the benefits of N-CAP?**

A: Pharmacies offer a convenient way for individuals to obtain naloxone. Pharmacies are generally open for many hours seven days a week and are widely distributed throughout the State. N-CAP improves and increases access to naloxone, by providing co-payment assistance of up to \$40. New Yorkers will be able to access naloxone at pharmacies within many communities and neighborhoods with no or lower out-of-pocket expense.

**7. Q: How is N-CAP being promoted to the public?**

A: Beginning on August 9th, New Yorkers seeking to access N-CAP can find co-payment information at pharmacy counters across the state and/or access information at: [www.health.ny.gov/overdose](http://www.health.ny.gov/overdose).

**8. Q: How does N-CAP impact the state's cost for providing access to naloxone?**

A: One kit of naloxone provided to registered opioid overdose prevention programs, which includes two doses, costs the State approximately \$70, while the N-CAP co-payments paid by the State will vary between \$1 and \$40 per kit. This cost savings will maximize state resources and promote no cost distribution to individuals at registered opioid overdose prevention programs for whom pharmacy access is not appropriate, such as the uninsured and public safety personnel.

**9. Q: What happens if an individual's co-payment is more than \$40?**

A: If a pharmacist enters \$50.00 into the pharmacy benefit management system, the patient co-pay will be reduced by \$40.00 and the pharmacy benefit management system will electronically return a message indicating a "patient pay amount" of \$10.00. If the individual cannot afford the "patient pay" amount they should be referred to a registered opioid overdose prevention program. Registered programs can be found at [www.health.ny.gov/overdose](http://www.health.ny.gov/overdose).

**10. Q: If an individual has a deductible that must be met on their health insurance plan, can they access N-CAP?**

A: People with health care coverage that includes a deductible (meaning there is a need to spend a certain amount out of pocket before the prescription coverage is available) should be referred to a registered opioid overdose prevention program for naloxone if they have not already met their deductible. Once an individual has reached the annual deductible, the N-CAP co-payment will be applied.

**11. Q:** Can individuals with Medicare Part D benefit from N-CAP?

A: Yes. Individuals with Medicaid, Medicare and commercial insurance plans who have prescription coverage can access N-CAP.

**12. Q:** If an individual is enrolled in the AIDS Drug Assistance Program (ADAP) and requests to get naloxone, should the pharmacist access ADAP or N-CAP?

A: The pharmacist should use ADAP and the individual's other coverage to support payment for naloxone.

**13. Q:** Does a pharmacy need to participate in ADAP in order to participate in N-CAP?

A: Yes. N-CAP is managed by the Office of HIV Uninsured Care Programs using the same Pharmacy Benefit Management System as ADAP. Pharmacies must be enrolled in ADAP in order to participate in N-CAP.

**14. Q:** What is the process for becoming a participating ADAP pharmacy? How long does it take for a pharmacy to enroll as a participating ADAP pharmacy?

A: Pharmacies interested in becoming an ADAP enrolled pharmacy should call 800-542-2437. Pharmacies who are enrolled in Medicaid and the state's Elderly Pharmaceutical Insurance Coverage (EPIC) program are generally enrolled within a week of submitting a completed enrollment packet.

**15. Q:** What is the process for a pharmacy to get a standing order to dispense naloxone using a standing order?

A: Pharmacies should send an email to [naloxonepharmacy@health.ny.gov](mailto:naloxonepharmacy@health.ny.gov). The following information should be included in the email:

- Full pharmacy name
- Address
- National Provider Identification (NPI) number
- New York State Pharmacy Registration number
- Name and telephone number of the pharmacist-in-charge

The Department will direct the request to the appropriate prescriber. Requests are normally approved within a week.

**16. Q:** If someone accesses naloxone through their insurance plan will a diagnosis of an opioid use disorder be attached to their insurance file?

A: Insurance practice is not standardized, therefore an insurance plan, at its discretion, may examine claim data to determine specific service or medication utilization?

**17. Q:** Will the state collect information on who utilizes N-CAP?

A: No, no personally identifying information is collected.

**18. Q:** If an individual is uninsured, can they get a \$40 coupon and pay the difference?

A. Individuals who are uninsured should access naloxone at one of the 450 registered opioid overdose prevention programs in New York State. A list of registered programs is available at: [www.health.ny.gov/overdose](http://www.health.ny.gov/overdose).

**19. Q:** If prior authorization is needed under one's health insurance plan, will it also be required for N-CAP?

A. No, once the prior authorization criteria has been met for the prescription drug plan, N-CAP pays the co-payment as a secondary payer.

**20. Q:** Can N-CAP be used for refills?

A: N-CAP is ideal for refills if the individual has prescription coverage as part of their health insurance plan. Individuals should be encouraged to check the expiration date of their naloxone, and get it replaced if it has expired. If an individual uses even one dose of naloxone, it should be replaced immediately. Refills can be obtained at any of the 2,000 pharmacies with standing orders; a link to participating pharmacies can be found here: [www.health.ny.gov/overdose](http://www.health.ny.gov/overdose).

**21. Q:** How many refills are individuals eligible to receive per year?

A: The number of refills allowed under N-CAP are driven by the business rules of the individual's insurance plan.

**22. Q:** Can individuals use N-CAP for all formulations of naloxone?

A: The number of formulations allowed by N-CAP are also driven by the business rules of the individual's insurance plan.

**23. Q:** Does N-CAP cover the Kaleo (Evzio) devices?

A: The two Evzio devices are now covered by N-CAP. The NDCs below will be added to future promotional materials.

- NDC = 60842003001
- NDC = 60842005101

**24. Q:** What other formulations of naloxone are covered by N-CAP?

A: In addition to the two NDCs above, N-CAP covers the following formulations of naloxone:

- NDC = 76329-3369-01
- NDC = 69547-0353-02
- NDC = 00409-1215-01
- NDC = 67547-0292-02
- NDC = 00641-6132-25