Uninsured in America¹

11% White
17% Asian American
20% African American
30% Hispanic
Uninsured and Underinsured

There were 49 million uninsured people in the United States in 2011 amounting to 15.7% of the population. Among non-elderly adults, the uninsured rate was even higher at 21%. Additionally, estimates indicate that nearly 30 million people are underinsured. As has been historically the case, minority groups continue to be disproportionately affected by this economic and financial issue.

As the implementation of the Affordable Care Act (ACA) continues to change the landscape of the uninsured, the most dramatic increase in patients transitioning to some form of coverage is expected in 2014.

By October 1, 2013, Health Insurance Marketplaces (previously known as health insurance exchanges) will be operating in all states, either as state-run, in partnership with the federal government, or as the Federal Marketplace. By January 1, 2014, all eligible uninsured will be required to buy health insurance or pay a penalty. To help individuals meet this requirement, the marketplaces will offer a range of affordable health plans.

However, even with the full implementation of the ACA, the number of uninsured, non-elderly Americans is still projected to be 30 million by 2019; 25% of those will be undocumented immigrants. It is expected that African Americans and Hispanics will continue to be overrepresented among the uninsured with at least 26 million likely to remain underinsured in 2019.

Most uninsured Hispanics are at income levels that qualify for Medicaid expansion or subsidies under the Affordable Care Act. Nonetheless, more than 4 in 10 of the nearly 9 million Hispanics eligible for Medicaid under the new law reside in states that will not be expanding Medicaid at this time. Half of these live in Texas.

Additionally, many more will continue to be underinsured. Underinsured patients are those with health benefits that don’t adequately cover their medical expenses. These are patients who spend more than 10% of their income on out of pocket medical expenses (5% if they have a low income) or more than 5% on deductibles.

There will be an ongoing need to provide services and resources for these historically uninsured and underinsured groups.
Preparing for the Changes

For over 25 years, Pfizer has been committed to providing access to its prescription medicines to eligible patients in need. Through Pfizer Helpful Answers, Pfizer’s family of patient assistance programs, eligible uninsured and underinsured patients can obtain their Pfizer medicines for free or at a savings, while patients with insurance can also receive reimbursement support services for select products. In the last 5 years (2008-2012), Pfizer Helpful Answers helped more than 3.4 million patients get access to more than 39 million Pfizer prescriptions, equaling more than $6.5 billion.

Even with the expected increase overall in the number of people who will be insured as a result of the Affordable Care Act (ACA), there will continue to be a need for Pfizer Helpful Answers and other patient assistance programs. Approximately 25 million people will receive health coverage over the next decade. However, by the end of 2019, there will still remain an estimated 30 million non-elderly uninsured residents in the US.

Pfizer Helpful Answers is preparing to meet the changing needs of patients in the new health care environment. For example, we are consolidating programs and operations to better align with the expected changes brought about by health reform. In addition, we are updating program services so we can provide uninsured patients with information on what new insurance options may be available to them.

We also will continue to support and work with our Hispanic partner organizations in their efforts to prepare Latinos for the transition into the new health care environment under the ACA.

National Health Reform Resources
A recent poll of Latino/Hispanic adults indicates that only 12% feel very informed about the ACA while 52% feel either “not at all” or “not that” informed. A separate study by the Kaiser Family Foundation conducted in April 2013 found that 65% of Hispanics did not have enough information about the health reform law to understand how it will impact them and their family.

Clearly there is a need to educate the community about the law and link them to relevant information. To that end, the listing that follows are a few national resources that may help.

9 Estimated cumulative savings based on enrolled patients, WAC value of prescriptions and applicable program standards. Data on file.
10 Congressional Budget Office. Estimates for the Insurance Coverage Provisions of the Affordable Care Act Updated for the Recent Supreme Court Decision. May 2013. Table 1.
12 Kaiser Family Foundation Health Tracking Poll (conducted April 15-20, 2013).
Cancer is a word no one wants to hear within their circle of friends and family. Yet, too often someone you know receives a cancer diagnosis. In fact, if you are Hispanic, you should know that according to a recent report by the American Cancer Society (ACS) cancer has surpassed heart disease as the leading cause of death among Hispanics in the US.13

Hispanics are the largest and fastest growing minority demographic in the US. Promoting cancer prevention and control in the Hispanic community is more important than ever.

About 112,800 new cancer cases and 33,200 cancer-related deaths were estimated for Hispanics in 2012.14 It is reported that poverty and reduced access to medical services worsen the cancer burden. Because 27% of Hispanics are poor (as defined by the Office of Management and Budget) and 31% are uninsured, Hispanics have lower cancer screening rates and are diagnosed with cancer at later stages, when treatment options are limited and less successful.15

According to the ACS report, deaths can be prevented if Hispanics increase the use of proven cancer screening tests. Early detection can improve the outcomes of treatment.

Pfizer has been working hard to help the Hispanic community receive the help they need. Through Pfizer Helpful Answers, eligible insured, underinsured and uninsured patients get access to Pfizer oncology medicines.

For patients with insurance, the program offers reimbursement support services. These services include conducting a benefits verification check with patients’ insurance providers, so patients will understand their coverage.

Some underinsured patients who cannot afford their co-pay or other costs for oncology medicines due to financial hardship can apply for assistance to receive their medicine for free or at a savings.

Lastly, uninsured patients who are prescribed a Pfizer oncology medicine can apply to receive the medicine for free. To qualify, patients must work with a counselor to determine eligibility based on these guidelines:

- Having no prescription coverage or not enough
- Meeting specific income criteria
- Living in the US and applicable US territories
- Being treated by a licensed doctor in the US or Puerto Rico

In 2007, Pfizer began its Promotores Outreach Program in Dallas, Texas as a way to spread the word about Pfizer Helpful Answers and other pharmaceutical industry-wide patient assistance programs available to uninsured and underinsured patients. As the Hispanic community has the highest rate of uninsured, this was a special effort to inform and educate Hispanic patients in need about these available resources to help them access Pfizer medicines as well as other prescription medicines. Our initial effort in Dallas proved that the program was helping to meet the information needs of Hispanic patients. Over the course of 4 years, the program grew to other cities, including San Antonio, Corpus Christi, McAllen, El Paso and Albuquerque, New Mexico.

As of July 2013, in order to expand the impact of the program to other areas, Pfizer Helpful Answers has changed the structure of the program. Instead of providing direct community outreach with a cadre of Pfizer-trained promotores in 6 sites, the program will now operate as a “train-the-trainer” model to train more promotores from other states about Pfizer Helpful Answers.

Pfizer Helpful Answers will be working with Dia de la Mujer Latina to implement this next phase of the program. Trainings and community health fiestas will be held over the next 8 months to reach other parts of Texas and New Mexico, as well as in Florida.

**TIMELINE**

**2007**
Pfizer began its Promotores Outreach Program in Dallas, TX

**2009**
Expands to San Antonio and Corpus Christi

**2010**
Expands to McAllen (Rio Grande Valley), El Paso and Albuquerque, NM

**2013**
Transitions Program to Train-the-Trainer model to expand reach across the US
Pfizer works with local leaders and partners such as the National Association of Hispanic Nurses to engage with Latino communities on program outreach initiatives. Here, Caroline Roan, Vice President, Corporate Responsibility at Pfizer Inc. and President, Pfizer Foundation, with New York City Councilmembers Maria del Carmen Arroyo (L) and Annabel Palma (R) addresses a local audience in Bronx, NY.
Clinical Trials
A major initiative with the National Association of Hispanic Nurses (NAHN) that began in 2012 has been the promotion and discussion regarding Diversity in Clinical Trials. This initiative has included a presentation by Luis Samuel Abreu-Garcia, Medical Affairs, Pfizer Puerto Rico (right), at NAHN’s annual conference, an in-depth article for its national newsletter and the production of a webinar to promote awareness of the issues among nurses from the Hispanic community. With the advancement of approaches in personalized medicine, Hispanic participation in clinical trials, as research investigators as well as patients, ensures the community’s needs are taken into consideration at this very important phase for the development of new medicines.

In the Community
Local and National Efforts

The best way to get information to the public about Pfizer Helpful Answers is at the community level. Pfizer works with partner organizations to do so. Over the years, Pfizer Helpful Answers has delivered briefing presentations to thousands of people in need and their advocates to help spread the word about the program and other resources available to help the uninsured. Thanks to the continued help of our partners, even more people are being helped through these efforts, including the following organizations in New York:

**Dominican Women’s Development Center**
A briefing for the organization’s promotores helped to advance its mission of organizing Latinas around critical issues affecting families and the community. DWDC has many programs such as educational development, early childhood education, anti-domestic violence services, community organizing and healthy living campaigns.

**Hispanic Federation**
In addition to providing community briefings and webinars, Pfizer Helpful Answers has also supported the Hispanic Federation in promoting its 2013 Health Initiative, working on both the national and local levels. This includes the Hispanic Leadership Institute, National Latino AIDS Awareness Day and education initiatives, among others.

**Media Coverage**
Pfizer Helpful Answers works hard to get information out to patients. One way we are achieving this is by using Spanish news sources to spread the word about the program. Special efforts were made on the following topics:

**Pfizer First Resource®**
This year, we focused our efforts on informing patients about Pfizer First Resource®, a specialized patient assistance program for oncology medicines. An article on the impact of cancer on the Hispanic population was developed to make this information relevant to patients who may be in need and was distributed widely to the Latino media.

**Health Guides**
The Latino media also provided coverage of Pfizer’s health guides initiative, which began in 2009 and continues to expand as a collaboration with the National Association of Hispanic Nurses and the National Black Nurses Association. The guides, distributed at no cost, provide disease information, health tips and have a comprehensive list of affordable or free health care resources available to patients at the local level. To date, 6 guides have been published in South Texas, New Mexico, Arizona, Atlanta, Miami and the Bronx. Brooklyn will be added to this list in 2014. Over 225,000 guides have been distributed through briefing events, local organizations and personal requests.
Supporting Advocacy Efforts

Over the years, Pfizer has worked to build relationships with local, regional and national Hispanic organizations that advocate for underserved communities around the country, particularly among the Latino population. Pfizer has been working with organizations such as the ones listed here to support them in what they do best – help those in need – by providing information, training and materials on Pfizer’s patient assistance program.

Pfizer will continue to work with our partners as we enter a critical period in health reform, as they prepare patients for the transition and inform them on how to access health care coverage.

National Council of La Raza
NCLR is the largest national Hispanic civil rights and advocacy organization in the United States. They conduct applied research, policy analysis, and advocacy, to provide a Latino perspective in five key areas: assets/investments, civil rights/immigration, education, employment and economic status and health. Pfizer Helpful Answers supported NCLR’s Second Annual Health Summit in an effort to educate, empower and encourage action on important health issues among Latino leaders.

League of United Latin American Citizens
Pfizer Helpful Answers partners with LULAC on important health initiatives that help the organization meet its mission which includes the advancement of the political influence, health and civil rights of Hispanic Americans through community-based programs. Pfizer welcomes LULAC to New York City for its Annual National Convention in 2014 and is proud to be a Presidential Sponsor.

Cuban American National Council
CNC is the first non-profit organization to conduct research on the demographics and the socio-economic needs of Cuban Americans in the US. Pfizer Helpful Answers sponsored CNC’s 2013 Annual Hispanic Leadership Celebration at the Library of Congress in Washington, DC, which honored Congresswoman Lucille Roybal-Allard, Chair of the Congressional Hispanic Caucus Health Task Force, and Senator Marco Rubio.

National Association of School Nurses
Pfizer Helpful Answers initiated support for the NASN to advance the specialty practice of school nursing to improve the health and academic success of all students through their annual conference. By supporting this organization, Pfizer recognizes the important role of these nurses who sometimes provide care not only to students, but also to families in need. Through this organization families are learning about the industry’s patient assistance programs.

National Hispanic Medical Association
NHMA is a non-profit association representing the interests of 45,000 licensed Hispanic physicians in the United States. Pfizer Helpful Answers supports its mission to empower Hispanic physicians to lead efforts to improve the health of Hispanic and other underserved populations. Pfizer supported NHMA’s annual conference and co-sponsored a Clinical Symposium on Hispanic Patient Centered Cancer Care where Jorge Puente, MD, Regional President at Pfizer and a director on the NHMA Board, served as a panelist. Dr. Puente will again serve as a panelist at a NHMA Congressional briefing on cancer in 2014.

Congressional Hispanic Caucus Institute
CHCI is one of the leading Hispanic non-profit and non-partisan organizations in the country. Since 1978 they have worked to help increase opportunities for Hispanics to participate in and contribute to the American policy making process. Pfizer participates in the organization’s annual policy conference to provide updates on Pfizer Helpful Answers and its Hispanic initiatives to community leaders and policymakers from across the country.
Pfizer Helpful Answers partners with NALEO to facilitate the full participation of Latinos in the American political process, from citizenship to public service through their annual conference. This year Pfizer Helpful Answers sponsored a forum on Improving Latino Health Outcomes under the Affordable Care Act during the NALEO conference as part of our efforts to get Latino leaders the information they need to educate their constituents about health care reform changes.

Melissa Bishop-Murphy, Senior Director, National Government Relations & Multicultural Affairs and Drue Duncan, Director, Government Relations, at Pfizer meet with NALEO’s Director of Strategic Initiatives, Jose Carrillo, at the organization’s 2013 conference where Health Reform implementation was a major policy discussion.
The patient-centered focus of Pfizer Helpful Answers' work with national partners is championed by Senior Director of Corporate Responsibility, Gary Pelletier, who also leads the new multicultural center of excellence at Pfizer.
National Association of Hispanic Nurses

Pfizer’s and NAHN’s missions are complementary. Our organizations are dedicated to helping eligible patients in our Latino communities receive access to medicines through Pfizer Helpful Answers, publishing health guides for uninsured and underinsured patients, and by working together on several critical policy fronts. We are proud to partner with Pfizer.

Jose Alejandro, PhD, RN-BC, MBA, CCM, FACHE
President

National Hispanic Medical Association

Pfizer Helpful Answers and NHMA have partnered for many years to serve those in need. Now more than ever, we are working together to inform patients and providers about access to medicines and health care.

Elena Rios, MD, MSPH
President & CEO

Latino Commission on AIDS

The Latino Commission on AIDS values Pfizer as our partner in designing a world without AIDS.

Guillermo Chacon
President

National Association of Latino Elected and Appointed Officials Educational Fund

As the nation’s second largest population group, the health of the Latino community will play a critical role in determining the future success and prosperity of our nation. We applaud Pfizer for partnering with our organization to address this important issue through our Healthy Communities Initiative and other efforts to improve the health outcomes of Latinos across the country.

Arturo Vargas
Executive Director
Pfizer Helpful Answers is a family of prescription assistance programs that provides eligible patients with their Pfizer medicines for free or at a savings, and offers reimbursement support services for select products. Pfizer Helpful Answers makes Pfizer medicines available at many locations where patients access their care, including health care professionals’ offices, community health centers, hospitals and pharmacies. In the last five years (2008-2012), Pfizer Helpful Answers helped more than 3.4 million uninsured and underinsured patients get access to more than 39 million Pfizer prescriptions, equaling more than $6.5 billion.¹ To learn more about Pfizer Helpful Answers or to download program applications, visit www.PHAHelps.com. Pfizer Helpful Answers is a joint program of Pfizer Inc. and the Pfizer Patient Assistance Foundation™.

Pfizer Helpful Answers is part of Pfizer’s corporate social investment strategy that focuses on leveraging the full range of the company’s resources – people, skills, expertise and funding – to broaden access to medicines and strengthen health care delivery for underserved people around the world. For more information, please visit www.Pfizer.com/responsibility.

¹ Estimated cumulative savings based on enrolled patients, WAC value of prescriptions and applicable program standards. Data on file.