



MEDICAL COST SAVINGS

The economy is down. Unemployment rates are at an all-time low. Many employers have cut back to less expensive health care plans and several people are facing rough financial situations. With all these changes, one constant is the fact that many people need prescription medications. Some of those people might think dropping a few prescriptions to save on monthly costs is their only option. Unfortunately, skimping on medications could lead to serious health problems that could ultimately result in more damaging consequences. Prescription drugs save lives. However, they can be very pricey, even after deducting what insurance companies will pay. With a little legwork and research of your own, you can stop worrying about the outrageous prices of medications that may be critical to your quality of life or life itself.

Take advantage of health savings passes and discount medication programs

Several local grocery stores, drug stores and convenient shopping stores offer programs that allow their customers to purchase prescription drugs for a low yearly or monthly fee or for no cost at all.

These programs do not require health insurance!

Participating stores are able to provide lists of hundreds of generics for common prescriptions for as low as \$4.00! Plus, you do not need insurance! If you visit the websites for places like Walmart, Target, CVS or Walgreens, you will find a list of provided generics, doses their costs. If your prescription is not covered on these lists, you should visit your general doctor and ask to have your prescriptions changed to a generic that is on those lists. This is very easy to have changed. Below are examples of these types of programs. A small amount of on-line research and you will be surprised by how many places participate in health savings passes and discounted medication programs near you.

Walmart/Sam's Club: (no enrollment fee) \$4 for 30-day supply; \$10 for 90-day supply
<<http://www.walmart.com/pharmacy>>

Target: (no enrollment fee) \$4 for 30-day supply; \$10 for 90-day supply
<<http://www.target.com/pharmacy/generics>>

CVS Pharmacy: (annual enrollment fee of \$15 per person) \$11.99 for 90-day supply; 10% off at MinuteClinic on any regular priced health service or screening; 10% off on your annual flu shot; check website for more savings information
<<https://www.cvs.com/promo/promoLandingTemplate.jsp?promoLandingId=healthsavingspass#1>>

Walgreens: (annual enrollment fee of \$20 per individual or \$35 for entire family which includes spouse, dependents under the age of 23 and pets) \$12 for 90-day supply
<http://www.walgreens.com/pharmacy/psc/psc_overview_page.jsp>

ShopRite: (no enrollment fee) \$3.99 for 30-day supply; \$9.99 for 90-day supply
<<http://www.shoprite.com/in-our-store/pharmacy/>>

RiteAid: (no enrollment fee; must sign up for Rx Savings Card) \$8.99 for 30-day supply; \$15.99 for 90-day supply
http://www.riteaid.com/pharmacy/rx_savings.jsf

Kmart: (annual enrollment fee of \$10 for individuals and \$10 for households – when you join, the \$10 fee will be added to the price of your first prescription) \$5 for 30-day supply; \$10 for 90-day supply; 5% to 20% savings on all brand name medications; 5% to 35% savings on all other generic medications
<<http://www.kmart.com/kmart-pharmacy-savings-club>>

Kroger: (no enrollment fee) \$4 for 30-day supply; \$10 for 90-day supply
<<http://www.kroger.com/pharmacy/generics/Pages/default.aspx>>

Costco: (is open to Costco members, their dependents and pet meds; no enrollment fee) provides a discount on all branded and generic prescription medications; estimated savings between 2% and 40% off
<<http://www2.costco.com/Service/FeaturePage.aspx?ProductNo=11772015>>

Ask your doctor for samples

Some of the benefits of talking to your doctor about needing to cutback on medical costs is that your doctor may be able to provide samples for prescriptions you need. Pharmaceutical marketing representatives visit many doctor offices daily with samples so make sure to ask if your doctor has any samples when being prescribed a medication.

Splitting pills

Another option for lowering your medication costs is to order your prescriptions in double the dosage amount (Ex: 25mg to 50mg) and split the pills in half for daily use, because different strengths of a medicine are sometimes about the same in price. For example, ordering a 90-day supply of one medication at 300mg instead of the prescribed 150mg will actually provide a six-month supply of that medication when cutting your pills in half. Splitting pills, for many medications, is perfectly safe, but splitting certain types of pills, like capsules or timed-release medications is not always a secure option. Before splitting your pills, you should consider your options by talking to your doctor. Some important questions to ask are:

- Can my medicine safely be cut in half?
- Does my medicine come in a strength that is two times the dose I take?
- How much money will I save by buying the larger pills and splitting them in half?

If you are going to cut your pills, the safest and most accurate way is to use a pill splitter. This will ensure the cut is even and helps prevent the pill from breaking or crumbling. Do not use a knife, which will most likely result in cutting uneven halves. Pill splitters cost about \$5.00 and can be bought at your pharmacy. The best pills to split are those that are not oddly shaped and those that have a grooved line on them where they break most easily called a score. Another tip to keep in mind is that you should not split your pills in advance unless your doctor or pharmacist has told you doing so would be fine. Some pills may deteriorate when exposed to air and moisture for long periods of time after being split. Again, before splitting your pills, talk to your doctor or pharmacist first.

Contact pharmaceutical companies

Since pharmaceutical companies are so profitable, many of them have charity programs to help low-income people receive prescriptions at a lowered price. You can get this contact information from the pharmacist and possibly your doctor's office. Special reduced and free prescription drug programs are available, but you need to do the research and apply in order to see if you can start saving on your prescriptions. Don't be afraid to call the pharmaceutical company and say you can't afford their medication and do you have any options.

Ask your doctor office about discount programs

Many doctor's offices can provide you with the information and the paperwork to complete in order to find out if you qualify for certain medical programs for the uninsured. Many non-profit agencies provide services needed among those who cannot afford health insurance and medication. The offices should also have information on how to afford your medications. You never know what could be available to you, and it doesn't hurt to ask. Be upfront with your doctor about your financial situation – tell your doctor if you can't afford the drugs he or she is providing. There are options.

Research and be smart

Many websites for organizations like Partnership for Prescription Assistance offer savings cards, patient assistance programs and information on Medicare and Medicaid. The PPA helps qualifying patients without prescription drug coverage get the medicines they need for free or nearly free.

http://www.pparx.org/en/about_us

Other websites for DestinationRx or GoodRx can help you compare prices of prescription medications between 70,000 plus pharmacies. DestinationRx will also provide comparisons between Medicare plans.

Look for departments of managed health care for your state online. Many places like these offer multiple resources for health care plans and help for the uninsured. Researching terms like 'resources for uninsured (in your state)' can prove to be extremely helpful.

Something to remember is to stay up-to-date on information about scams. You should always be wary of individuals or groups and websites or emails that request personal information, donations or a fee for services up front. You would be paying for information

and applications that are available for free. Stick to legitimized programs like the Partnership for Prescription Assistance.

Be smart. Be open with your conversation on health care with your doctor. There are many options available that will allow you to maintain the comfort of knowing you can continue to better your health and quality of life without the stress of thinking you cannot afford that relief.

Primary Care Doctor

Please note we have written about 'your doctor' throughout this article. It is imperative you have a primary care physician. After one visit the physician will offer you a discount, as you are now a 'patient'. Most will negotiate their initial cost when you inform them you do not have insurance and will be paying cash. In addition, the physician's office offers payment plan options. When you become their patient – uninsured and paying cash – you will most likely be offered a 'special cash rate,' which is usually the same amount as a co-payment. Don't be afraid to take the time to ask the physician's office for special rates for the uninsured.