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Coping with Rising Medical Costs

For some patients, the repeated out-ofpocket medical expenses associated with treating their chronic conditions are too much financial pressure, and they are forced to choose between buying critical medication or paying for other needs like groceries or electricity. These tough choices are not new to many Americans: according to a recent WageWorks study, even working Americans with health insurance are deferring medical visits and cutting back on prescriptions to cope with rising health care costs. In response to higher deductibles, larger co-payments and more restrictive coverage, nearly a quarter of survey respondents who have employee-sponsored health insurance reported that they have cut back on prescription medicine. For those who fit into this category, there is a resource that may help ease the financial pain. The

HealthWell Foundation, a national nonprofit charitable organization, provides financial assistance to cover the cost of prescription drug coinsurance, co-payments and deductibles, health insurance premiums, and other selected costs for patients who have some medical coverage but still have difficulty meeting their out-of-pocket expenses. Since its inception in 2003, the HealthWell Foundation has provided assistance to more than 50,000 patients living with asthma, psoriasis, rheumatoid arthritis, breast cancer, colon cancer, non-Hodgkin's lymphoma, and many other conditions. HealthWell considers individual financial, medical and insurance situations when determining assistance eligibility. For more information, eligibility requirements and applications, visit www.healthwellfoundation.org.