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Caring4Arthritis

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Money Matters

Five tips for covering
health care costs



Health care can be expensive, even if you have insurance coverage. The chronic nature of arthritis can make it difficult to cover the costs of medical appointments, multiple medications, and other care that is required to manage the disease.

According to the Arthritis Foundation, 28 percent of adults with chronic conditions such as arthritis have trouble paying their medical bills. Of those, 25 percent go without needed care and 56 percent fail to get prescription medications because of costs.

"There are a lot of options to help cover health care costs," explains Ankeny Minoux, president of the Foundation for Health Coverage Education. "The biggest problem is that people get overwhelmed and don't know where to go for help."

There is good news: If your health care costs are adding up, there are some tips to help get them under control.

CHOOSE THE RIGHT PLAN

No two health insurance policies are alike. It's important to compare levels of coverage, deductibles, and co-pays as well as the rates to ensure that a policy meets your needs. A health insurance broker can help explain different policies. The Foundation for Health Coverage Education (www.coverageforall.org) also offers a free chart of different programs available in your state and covers private insurance options as well as state-sponsored programs. Currently, one third of the 46 million uninsured Americans are eligible for public insurance programs but not signed up, according to the U.S. Census Bureau.

Though the Foundation for Health Coverage Education does not sell health insurance, they do help people who might have difficulty getting coverage due to chronic conditions such as arthritis to learn more about available programs and provide details for getting coverage.

"There are a lot of people who are eligible for programs right now and don't know it," Minoux says. "Our goal is to educate people about their options."

RESEARCH HEALTH CARE PROVIDERS

Health insurance plans often offer lower co-payments if you go to a medical office, hospital, pharmacy, or lab that is in their network. Some insurance plans won't cover the costs for services that were performed outside of their network. Before scheduling an appointment—even if it's just a routine blood test—double check that the health care provider is part of your insurance network. Most of the time, it's just a matter of calling the 1-800 number on the back of your insurance card and asking whether a specific provider is "in network" or not.

TALK TO YOUR DOCTOR

Doctors often field requests for information from patients who are seeking resources to cut costs or establish payment programs. If the cost of health care is a strain, tell your doctor. Medical offices can often set up payment plans or work with you to keep costs to a minimum. Insured patients who are in need of assistance to cover medication co-payments can turn to organizations like the HealthWell Foundation (www.healthwellfoundation.org). Since its inception in 2003, the nonprofit organization has provided \$150 million in co-payment relief to more than 55,000 patients.

"Patients with chronic illnesses like arthritis often have to pay \$1,000 to \$2,000 per month in co-payments alone just



to maintain their medications," explains David Knowlton, a board member for the HealthWell Foundation. "There is no reason to skip medications or take less than the recommended dose because of costs; there is help available."

COVER COSTS WITH PRETAX DOLLARS

Some employers offer health savings accounts or medical spending accounts that allow employees to contribute a specified amount from each paycheck (pretax) to cover health care costs. The money can be used for anything from insurance co-payments to eyeglasses and long-term care insurance. You'll save a bit on taxes but the bigger benefit is the peace of mind that comes from creating a budget for health care costs.

CUT MEDICATION COSTS

It's a good idea to ask your doctor if the medications you're taking have generic options. Generic drugs have the same benefits as their brand name counterparts but cost far less. Many pharmacies have launched programs to promote generic drugs. At Wal-Mart, Target, CVS, and Walgreens, you can fill a generic prescription for just \$4. If a generic version isn't available, contact the Partnership for Prescription Assistance (www.pparx.org) to access information about programs offered by pharmaceutical companies to provide medication for free or at a reduced cost. Many pharmaceutical companies have Patient Assistance Programs (PAPs) to provide patients with free or reduced-cost drugs, including biologics such as Enbrel and Remicade. For a list of participating companies, go to www.rheumatology.org/public/acrast.asp.

Organizations like NeedyMeds.com also provide referrals to programs that can help patients who are struggling to cover medication costs. The nonprofit group offers information on a range of programs from low-cost and no-cost drugs offered by pharmaceutical companies to state programs that will cover medical assistance devices such as bath chairs and wheelchairs.

DON'T GIVE UP

"It can be scary to feel like you're unable to cover the cost of health care," acknowledges Knowlton. "Help is available and it's important to keep reaching out to the various programs that exist."

A little bit of research can go a long way when it comes to cutting health care costs. Be sure to talk to your doctor and insurance company about cost-cutting options and seek out nonprofit organizations that offer assistance. The payoff will be worth the effort.