

Five Ways to Manage the Costs of Your Medicine

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While a main precept of the Affordable Care Act is to expand access to health care, in some cases that improved access means more patients are being treated with medications that come with a cost. As a pharmacist, I have to be an insurance sleuth, use common sense, and teach my patients the old-fashioned methods of negotiation.

I work in solid organ transplant, HIV, and Hepatitis C medicine. I have patients on regimens ranging from 4 to over 20 medications. For my patients, obtaining consistent, reasonably-priced medications – both over-the-counter and prescription – is vital.



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- 1. Make sure all the medications are at one pharmacy.** It's important to keep a clinical eye on things for drug interactions. As a bonus, the pharmacist and the patient know what costs need to be examined.
- 2. Seek out insurance prior authorization.** Some insurance companies require prior authorization to cover certain drugs. Your pharmacist can help you seek prior authorization for medications that require it using software that creates forms specific to each insurance company. Ask if your pharmacist can fill out the form as much as possible before sending it to your doctor.
- 3. Contact the drug company.** Many pharmaceutical companies offer patient assistance programs or co-pay assistance cards to help eligible patients obtain free medicines, particularly for biologics and expensive drugs. These programs are especially helpful for patients who have insurance gaps and need the medications quickly. Depending on the assistance from a case manager or care coordinator, I have received authorization for medications right away or within 72 hours.

4. **Search for a co-pay assistance program that covers your condition.** If your drug company does not offer a patient assistance program or you are not eligible based on your income and insurance coverage, it is possible that a charitable patient assistance program through a non-profit organization such as the [HealthWell Foundation](#) may be able to help you.
5. **Seek discounts for over-the-counter medications.** Over-the-counter medications can put a strain on the wallet. In many cases, purchasing over-the-counter medications is more expensive than prescription medications covered by insurance. Other items like vitamins, natural supplements, and enteral formulas (also known as 'milks') require the patient to do a little negotiating. If you tell the pharmacy or vitamin store you will be taking these items indefinitely, they may be inclined to discount. Also, be on the lookout for buy one get one deals (BOGOs). Finally, enteral formulas can be quite expensive, so if you get prescribed a specially formulated one, ask if you can take a more basic formulation instead. Remember to let your prescriber and pharmacist know which over-the-counter medications and supplements you are using.

In conclusion, while the path to affordable medications is not always easy, there are individuals, programs, and strategies that can help you meet your health care goals.

How do you manage your medications? Share your tips in the comments section.

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