

PSA IN GOOD HEALTH:

What to do when you can't afford your medication



For many people, affording medications is challenging. New medications tend to be expensive and may not be covered by insurance. Even when drugs are covered by insurance, the copays can add up quickly, especially for people who may take several medications or medications that don't have a generic available. Fortunately, there is hope when you can't afford your drugs.

Is a Generic Version Available?



The first step is to determine if you can switch to a less expensive, generic version of the drug. It's likely your pharmacist will suggest this if your doctor does not. However, if neither of them mentions it, don't be afraid to ask.

If the medication is too new for a generic version to be available, you can contact the company that makes the drug directly. They don't broadly advertise them, but many companies have copay assistance programs. This may take some detective work on your part, as you will need to find out the name of the company that makes the drug, and get a phone number for patient-related concerns. Our PSA Client Advocate Team is available for assistance. They can be reached at 1-877-716-6618.



Don't Be Afraid to Ask for Help

Often these drug assistance programs work with the cooperation of the patient, the physician, and the drug company. Your doctor may need to call the pharmaceutical company and fill out one or more forms. Again, don't be afraid to ask for this assistance. Your health care team is there to help you get the care you need, and they would rather fill out some forms than have you go without the drugs necessary to manage your condition.



Ask Your Pharmacist

In some cases, a pharmacist may be able to give you a few doses of a prescription to hold you over until you can get a copay assistance card. This is not something to rely on, but it doesn't hurt to ask your pharmacist if this is something they can do for you if you get into a pinch. This will not be possible for controlled substances or for high-cost medications, but may be possible for common, lower-cost drugs.



Drug Samples

Last, but not least, ask your doctor if he or she has any drug samples. Pharmaceutical representatives visit doctors' offices on a regular basis. They often leave samples of their drugs, sometimes even drugs that are new or are prohibitively expensive. Obviously, using doctors' office samples is not sustainable for a long period of time, but a few samples might be able to hold you over until a real solution is found.