Managing the Cost of COPD

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Clever Ways to Save Money Without Overextending Yourself

Chronic obstructive pulmonary disease (COPD) is a particularly expensive disease to manage. In general, patients need at least one or two medications to manage the symptoms, plus a range of aids and therapies to make daily life more comfortable. The fact that it's a chronic disease means these daily, weekly and monthly healthcare costs continue for years.

Fortunately, the financial strain of COPD isn't inevitable and you don't have to rely on charity to get through the pricey challenges. There are ways you can help yourself manage your budget and your disease; find out where costs can be cut and who to reach out to for a bit of extra help when times are tough.

The High Costs of Living With COPD

There have been many studies on the immediate and continuing costs of living with COPD, and the results aren't surprising. It's no secret the cost of COPD can bring a lot of financial strain, and the more exacerbations you experience, the higher the price of COPD management.

Research groups in the United States and the United Kingdom have found the average COPD patient spends thousands of dollars each year between doctor consultations, emergency room visits, and hospital treatment for exacerbations. It's difficult to eliminate all health care costs, given that a close doctor-patient relationship is crucial for COPD management, but good self-care could lower the costs significantly.

Everyday Money-Saving Tips

Keeping a healthy routine is an excellent start to reducing extra costs. But aside from a balanced wholesome diet, regular exercise and pulmonary rehab techniques, you can save some money by making smart medicine choices and using new resources.

Medication for COPD is pricey, but this is also where you'll find some of the biggest opportunities to cut down on your expenses. You may not be able to stop taking your meds, but you can:

Go for Generic Drugs

When it comes to medication, lower cost doesn't necessarily mean lower quality. In fact, generic drugs usually differ from their brand name counterparts only in branding and marketing. After all, any drug sold on the market must comply with FDA standards, which means they will be just as safe as the big name drugs, and equally effective.

Research All Your Options

There are many helpful tools at your disposal when it comes to comparing options and choosing a better solution. First, get acquainted with online comparison shopping; prices will differ from pharmacy to pharmacy, so check their websites first to decide where to buy your medication.

Another option is to simply do your shopping online. Several common stores have safe and comprehensive website marketplaces, where they entice potential customers with big savings for purchases made online.

If you can't get by with store-based prescription programs alone, look to the pharmaceutical companies themselves, which have patient assistance programs to provide free or discounted medications to those who need them.

Next page: more tips for saving money day to day, plus saving money over the holidays

Everyday Money-Saving Tips

Head to the drug manufacturer's website (it's likely printed on the packaging), and take some time to browse around for their info on discounts.

Check out Local Programs

National or state associations can be good allies in your fight against the costs of COPD. Start with the American Lung Association — this huge organization has chapters in hundreds of communities, and getting involved with the services and programs offered in your local chapter could help you get treatment or therapy for free.

If you can't find a local organization to get involved with, call the respiratory department in your local hospital for information on programs that may not be widely advertised.

Call on Your Doctor for Help

Your doctor is your resource for any medical advice and diagnosis, but they can be of service in all sorts of other ways. For instance, they'll know a lot about different medications, and if there isn't a generic option for your particular COPD drug, they might be able to prescribe a similar medication that's more cost-effective.

Doctors are also inundated with free samples from drug companies, which can really work out in your favor. If you have a prescription that isn't covered by insurance, check to see if you can get a supply of free samples from your doctor. It may not be a long-term solution, but it can save you hundreds of dollars while you figure out a better way forward.

Saving Money Over the Holidays

As the holidays approach, costs tend to creep up. Colder weather can complicate your self-care, which can make it harder to keep your symptoms in check, and in turn, you might need to visit your doctor (or the hospital) more often. Of course, weather isn't the only issue; holiday celebrations, events, and gift-giving will rack up the expenses very quickly.

Remember, your first and foremost responsibility is your health. Don't overextend yourself, and try not to make too many commitments. Be open and honest with the people in your life about the health challenges you face at this time of year, and they'll understand if you're not able to attend a fancy restaurant gathering or bring the requisite hostess gift to a dinner party.

When it comes to gift giving, focus on the warm gesture rather than tangible items. Offer your time and company rather than a big gift basket, and try to make some handmade gifts instead of shopping for flashy products. Don't underestimate the power and meaning of a personal, thoughtful touch.