Having Trouble Affording COPD Medications? Here Are Some Options

by KRYSTINA OSTERMEYER

Affording COPD Treatment: What Are Your Options?

According to NPR, an estimated one in nine Medicare beneficiaries have been diagnosed with chronic obstructive pulmonary disorder (COPD). The U.S. Centers for Disease Control and Prevention estimated in 2014 that COPD was the third leading cause of death in the United States. As such, people with Medicare are spending millions of dollars on their COPD treatments.

And they should be spending even more money on their treatment, but many people cannot afford their treatment.

Why is this happening?

“The Donut Hole”

Of course, not everyone who has COPD has Medicare, but many people do. And many people who have Medicare know about the dreaded “donut hole.”

Let me explain.

According to Medicare.gov, “Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means there's a temporary limit on what the drug plan will cover for drugs… In 2018, once you and your plan have spent $3,750 on covered drugs, you're in the coverage gap. This amount may change each year.”

If you’re reading this and thinking to yourself, “Wow - $3,750 is A LOT in prescription medications each year!” – Well, yes, it is. But certain chronic conditions require expensive medications, such as COPD and diabetes. It doesn’t take a long time to meet that monetary requirement when you are prescribed pricy drugs, such as inhalers and insulin.

That being said, once you reach the “donut hole” there is *some* benefit. You get a 35 percent discount on your brand name prescriptions or a 56 percent discount on generic prescriptions. However, if you have a limited income, that discount doesn’t mean a whole lot if you don’t have the money to put towards your prescriptions anyway.

High Copays

And what about if you have a commercial insurance plan? Well, in my nursing experience, there are so many different insurance plans, and they all have different deductibles and copays that it is impossible to write a generalized statement about commercial insurance plans.

But a common thing that I notice about patients with chronic disease in general, who have a difficult time affording their medications? They cannot afford the copay.

Solutions

There are several options to afford COPD treatment. Keep in mind that there is no “one-size-fits-all” approach. These options all often take a little bit of work.

Copay Cards

One of the most accessible options available. Your physician’s office may have them, as may your pharmacist. If not, you can do a quick Google search, or go directly to the manufacturer website and activate or print off a card.

These cards are typically available for brand-name medications, and they can bring down the cost considerably – sometimes even making the cost of these medications free.

The one caveat is that these copay cards are unavailable for people with government insurance, such as Medicare or Medicaid, only people with commercial insurance. For an example of a copay card, click here to see Symbicort’s copay card.

Patient-Assistance Programs

Contact the drug company that manufactures your specific prescription. Each drug company may have a patient-assistance program, and all programs will have different requirements.

Hop on your computer, head to the local library, make some phone calls, or enlist help from a friend or family member – you won’t know what is available to you unless you try!

Government Assistance Programs

Your city or state may have specific assistance programs that are designed to help people with their prescriptions. Search your county’s government website or ask your physician if he or she knows of any such programs.

Ask Your Physician for a Generic Medication

Not all of the COPD medications that you require may be available as a generic, but it doesn’t hurt to check. You could also review your entire medication list and see if any of your other medications could be switched to a generic, that way you increase your chances of affording all of your medications.

Free Samples, Anyone?

Your physician may have free samples of inhalers. It never hurts to ask, especially if you’re in a bind!

There are also many websites that help people afford their medications. Although you can Google search for these websites, COPD.net has compiled these websites:

- Needymeds.org
- RXAssist.org
- RXHope.org
- Partnerships for Prescription
- National Conference of State Legislature

The Bottom Line…

Chronic disease is expensive. Before you give up on affording your medications, know that there are resources that can help you.