

# DOWNLOAD PDF PAY LESS FOR YOUR PRESCRIPTIONS (CONSUMERS GUIDE)

## Chapter 1 : How to pay less for your prescription drugs, legally - CNN

*Consumer Reports looks at the burden of high drug costs, reports on why this is happening and how it can be stopped, and what you can do now to pay less for your meds.*

So even if you are a little over income guidelines listed above, you should apply anyway. If you are unsure, call our HelpLine at 1-800-832-2283. Smaller, local pharmacies sometimes have generous discount programs as well. Community-based Prescription Assistance Programs CPAPs can search through their database to find other programs to help with the cost of medications. The CPAPs keep the latest information on a large number of drug company discount cards and discount programs for specific drugs. Staff can provide you with free information and help you to apply for discounts. For more information, see [Can I get help getting my prescriptions?](#) This assistance is usually not a long-term solution, but can definitely help! Whenever you are prescribed a medication, it never hurts to ask if there are free samples available. [Safely Ordering Drugs from Canada](#) For information about mail-ordering drugs from Canada, visit the Health Canada website to learn how to protect yourself from fraudulent companies, or call the [Maine Citizen Leadership Fund](#) [Help with Private Insurance Co-pays](#) Even if you have insurance coverage, cost may still be an issue. Some people may be able to get help paying their co-pays if they meet certain income and medical guidelines. Call the HelpLine at 1-800-832-2283 for more details. For the spouse or widow er and for the children of a veteran who: [Hospital Programs](#) Many hospitals in Maine provide free or reduced-cost emergency services to people at certain income levels. Some hospitals go above and beyond just the emergency services and will also provide help with medications and other services. For more information, check out our page on [Hospital Free Care](#) , or call the HelpLine at 1-800-832-2283. [MedAccess](#) MedAccess works with individuals and health care providers to identify ways patients can save money on prescription medications. These reports identify drugs that are as effective and safe as others in its class but often available at a lower cost, as well as provide information about the underlying condition. These recommended drugs are often generic drugs, but in the case that a brand-name drug is superior to a lower-cost drug in safety or efficacy, it is recommended regardless of price. [Guide to Maine Health Care](#).

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## Chapter 2 : Getting a prescription filled: MedlinePlus Medical Encyclopedia

*Pharmacists have long known that consumers can sometimes pay less for prescription drugs by not using their insurance. That's because in some cases the cash price for a drug can be lower than even.*

Health , Medical Costs NerdWallet adheres to strict standards of editorial integrity to help you make decisions with confidence. Some of the products we feature are from partners. We adhere to strict standards of editorial integrity. Some of the products we feature are from our partners. It looks like this page may be out of date. However, there are even more ways to save. The world of prescription drugs is known for its cast of prancing seniors in scenic locales on commercials that air during the evening news. However, because drug prices are not fixed or regulated in the U. How can you find cheaper prescriptions? Use prescription drug coupons Major discount stores and pharmacies spend a bundle on direct mail, fliers and coupons. They can be well worth your time to thumb through for prescription savings, but the Internet makes the search even easier. Websites and smartphone apps like GoodRx. Other apps offering similar price comparison tools or discounts include: Also ask your pharmacist about pharmacy discount cards that can save you another 10 to 25 percent. Try before you buy Asking your physician for a free sample of a new drug is a good way to save money, at least in the short term. Using a or day trial will help you decide if the prescription is right for you, and in the meantime you can shop for a discount on a longer-term supply. Drug manufacturers often offer day free trials of medications through magazine coupons and online discounts. Check For Savings Opt for generics Nearly 80 percent of prescriptions filled in America are for generic drugs, according to the U. Food and Drug Administration. Choosing generic drugs can be another way to cut the cost of medications. Even bigger savings may be ahead, as the year patent on a number of popular drugs will expire in the next few years, including Nexium, Celebrex and others. Check out government programs Many states offer drug assistance programs that help eligible seniors close the prescription coverage gaps of Medicare Part D as well as find treatments for patients of all ages. You can find a program near you at medicare. If you are a woman taking contraceptives, birth control is one of the free health services for women available under the Affordable Care Act. Consider over-the-counter drugs Your doctor might also recommend an over-the-counter alternative to a regular prescription. Just make sure to ask before he or she hands you the prescription. Ask your doctor about pill splitting Ask your physician if your prescription is appropriate for pill splitting. Buying a higher dosage pill that can be spliced in half can save a substantial amount of money. Splitting pills can be difficult, but many pharmacies sell handy devices that can cut pills of any shape in half. Order by mail Purchasing longer-term supplies by mail can lower your costs, too. Look into patient assistance programs Pharmaceutical companies and nonprofit organizations offer grants and discounts to patients in financial need. The Partnership for Prescription Assistance is an industry initiative and free service that offers information regarding more than public and private programs, including assistance programs offered by pharmaceutical companies. Shop local and ask Sometimes all you have to do is ask. Your local pharmacist wants to maintain a solid, loyal customer base and may be happy to help you reduce your costs in exchange for your recurring visits. Local mom and pop pharmacies will often strike a bargain, especially if you are purchasing with cash. How not to save One way not to save money on pharmaceutical drugs is by skipping doses or delaying to fill a prescription. One study estimated that 25 million Americans in would not take their prescription as indicated. Instead, use these tips, and talk to your doctor about any concerns you have about prescription prices. This story was originally published on U. Prescription photo courtesy of Shutterstock. NerdWallet is a free tool to find you the best credit cards, cd rates, savings, checking accounts, scholarships, healthcare and airlines. Start here to maximize your rewards or minimize your interest rates. Napala Pratini Easily compare health insurance rates With the NerdWallet health insurance tool, you can: Get instant quotes for individual health insurance plans. See a price comparison for multiple carriers. Find a plan that fits your budget. I have a bill go to collection.

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### Chapter 3 : Ask an Expert A Quick Guide to Controlled Substances - FamilyWize

*When it comes to having your prescription filled, you have several sources, or channels, to choose from. Not all channels provide the same level of service or reliability, however, and their prices for your particular medicines may or may not vary.*

No questions asked for Prescription Take-Back Day To get prescription medicines for less, many people try these six tricks. After all, pharmaceutical companies give free samples of brand-name drugs -- usually the new, expensive ones -- to doctors as a promotional tool, so those doctors usually have no problem passing them on to their patients. However, free samples are intended to allow patients to evaluate the side effects of a new drug for a couple of weeks before actually buying it, according to the FDA. So samples, by definition, provide only a temporary fix. [Read More](#) Generic drugs Many people ask either their doctors or their pharmacists to swap out a brand prescription for a cheaper generic alternative. Generics are variations on the expensive name-brand drugs that have lost patent protection. Naturally, many people make good use of these lower prices. Often, pharmacies offer discounts on generics for those who buy in bulk, such as when you purchase a three-month supply of your medication all at once. You may also need to explain any special circumstances, such as being a student or a senior, and it helps to simply request the lowest price possible. The major chain pharmacies also offer discount generic-drug programs, which you usually pay a small fee to join. You also need to provide them with personal information that may be sold to marketing companies. If you have a chronic illness and know that many refills are down the road, the fee and divulged data may be worth it to you. Though generic drugs may appear to be more cost-efficient, they may not be as low-cost as consumers anticipate. For instance, the National Center for Policy Analysis found that half of all generic drugs increased in price over a one-year period ending in July , with some rising in price dramatically: Another potential downside with generics is a slight difference in formulation, which may equal a big difference in side effects. Though the brand name is easy to tolerate, you might get a headache, say, when taking the generic. However, in some cases, the reverse is true, and some patients tolerate the generic better than the brand-name.

Prescription drug coupons These coupons market discounts and rebates on out-of-pocket expenses or co-pays directly to the consumer. Typically, consumers sign up online for virtual drug discount cards and then do a web search and print out an eCoupon to be used at a pharmacy. Non-manufacturer websites actively promote eCoupons and drug discount card services using Facebook promotional pages, Twitter and even YouTube videos. Are drug companies overcharging? The free app and website GoodRx allows consumers to search, shop for and download coupons from their own cell phone or computer. Basically, you print out a card or coupon, go to the pharmacy and present it for either a reduced cost or reimbursement. What may be misleading about coupons is that you may end up paying more or being reimbursed less than you expected, said Timothy K. As Mackey explained, zero-pay coupons may seem generous on the part of pharmaceutical companies, but ultimately, insurers end up paying what you do not. To offset costs, insurers eventually change their coverage limits or raise the co-pay on certain drugs in order to pass the costs back to consumers. Even more, whenever you apply online for a discount card or coupon, what is written into the terms and conditions is data collection: The pharmaceutical company is gathering marketing data on what you think and your demographics, which can be used or sold. How safe are your prescription drugs? Consumers need to be careful when using coupons, keeping abreast of any changes in terms and prices. Though at first a coupon supplies a discount, a generic may come on market some time later, so you may continue buying the discounted brand when a much cheaper generic is available. A recent behind-the-curtain program was launched by Physicians Interactive: Essentially, the system checks coupon availability for any medication prescribed by your doctor, checks your personal eligibility and then automatically sends a coupon for you directly to your pharmacy. Leveraging and linking your electronic health records to prescribing systems, this smart system "target markets" you at the point of sale. Patient assistance programs Commonly referred to as PAPs, these

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pharmaceutical drug company programs offer free or reduced-cost medications to low-income, underinsured or uninsured individuals. Because each medication may have its own PAP and eligibility requirements, signing up for these programs is "onerous," according to Mackey. It also shows people how to contact Medicare and other government programs. The indie drugstore may offer a better price than the big chain. Prices can even vary between locations of the same chain. To help you find the best price, there are a variety of websites and apps. One website, BlinkHealth , offers online prices with the security of brick-and-mortar oversight; with this site, you can search for drugs and pay cut-rate prices online and then pick up your prescription at a nearby pharmacy. Online pharmacies suspected of selling counterfeit drugs LowestMed , a freebie, helps you compare prescription drug prices at local stores. Prescription Saver , another free app, performs nearly the same service, with the added benefit of giving directions to the nearest cost-saving pharmacy. The OTC Plus , designed by board-certified doctors, is essentially a matchmaking app joining an over-the-counter medication to a list of your particular symptoms. This free app also shows you how to read medicine labels and sends coupons to your cell phone. These help customers fill and refill prescriptions and show weekly discounts on pharmaceutical prices. Online pharmacies "In January , Soma. Today, an estimated 35, online pharmacies operate globally. Digital drugstores may work to your benefit Make no mistake that excellent online pharmacies exist, selling FDA-approved medications to people with prescriptions. Mackey suggests Legitscript , an internet security company that uses computational methods to determine whether a particular site is complying with laws and regulations. In the virtual world, you cannot trust that an online pharmacy with an address in Saskatchewan, Canada, is real.

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### Chapter 4 : NPR Choice page

*Even a not-so-pricey drug can add up to a nightmare expense when it needs to be refilled every month.*

A walk-up pharmacy offers more care, but usually charges higher prices. When it comes to having your prescription filled, you have several sources, or channels, to choose from. Not all channels provide the same level of service or reliability, however, and their prices for your particular medicines may or may not vary. If you have any type of prescription insurance, you should inquire ahead of time whether your plan requires you to use a specific network of pharmacies in order to get reimbursed. What it all boils down to is that you have to take the time to evaluate your particular situation, needs, and preferences as well as the drug channels themselves. The following discussion can help you make a more-informed choice.

**Walk-Up Pharmacies** Of the various drug channels, walk-up, or "brick-and-mortar," pharmacies are the ones that allow you to meet face-to-face with a pharmacist, giving you the chance to take advantage of the full range of benefits that this valued health care partner can provide. When it comes to choosing one of these pharmacies, you should consider several factors. Convenience is one such factor. You might also check into one of the pharmacies located in supermarkets, so you can have your prescription filled while you shop. If you have trouble getting around, you might seek a pharmacy that offers delivery of prescriptions to your home. And if you use one or more nondrug items -- such as ostomy or diabetes supplies -- you should ask if the pharmacy can bill these directly to Medicare or your insurance. Many larger pharmacy chains also offer Web sites that you can access 24 hours a day. Service is the next factor to consider. Consumer Reports rated pharmacies in and found that independent pharmacies ranked highest in terms of service, information, and speed compared with drugstore chains, supermarket pharmacies, and mass merchandisers. Survey respondents said independent pharmacists provided more personalized service, were more accessible, kept customers waiting less time, and provided better information about prescription drugs than the competitors in other drug channels. Price is the final factor to consider. In a pricing comparison based on 26 sources of five popular prescription drugs, independent pharmacies were the most expensive. Mail-order and Internet pharmacies charged the lowest prices. Chains, supermarkets, and mass merchants were in between the two ends of the cost spectrum. In some cases, there was as much as a 25 percent price difference for the same medication. Clearly, then, prices on prescriptions do vary, so if you have the need and desire, you could shop around for the best price on each of your medications. Your aim should be to choose a pharmacy that, overall, provides the convenience, service, and generally low everyday prices you need.

**Domestic Mail-Order Pharmacies** If you are on long-term drug therapy, filling your prescriptions through a U. Indeed, some managed care companies require it. Mail-order pharmacies often offer discounts on medications bought in bulk. So if you take a medication for a chronic condition, such as high blood pressure, you can order a day supply at a lower cost per pill. However, because it can take a few days or even weeks for your medication to arrive, this is not a practical choice when you need a prescription filled quickly for an acute condition such as an infection or injury. As with other important choices, you should do your research before choosing a mail-order pharmacy. If possible, get a recommendation from your health care provider, insurance company, or other trusted source. Make sure the mail-order company offers basic services such as pharmacist consultations, computerized medication records, drug interaction and duplication screening, and refrigeration of transported medicines if required proper handling can sometimes be hard to verify. Check to make sure the mail-order company will work with your insurance company. Then do a trial run using one of your less-expensive prescriptions; that way, if anything goes wrong, you will not be out too much money. Call and ask to speak with a registered pharmacist to ask a medication question, keep track of how long it takes for the medication to arrive, and do a cost comparison with your local pharmacies. Get a legitimate U. Make sure your medication can be sent to you overnight in an emergency, even if it costs you extra. Also, ask if you will have to pay an extra shipping charge if one of your drugs is out of stock and must be sent separately.

**Internet Pharmacies** There are hundreds of drug-dispensing Web sites ready to sell you

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medical products, often at deep discounts. Some of these are legitimate, but many more operate illegally. The Food and Drug Administration FDA cautions that purchasing a medication from an illegal Web site puts you at risk of receiving a contaminated or counterfeit product, the wrong product, an incorrect dose, or no product at all. The result could be dangerous drug interactions or other serious medical problems. In addition, these Web sites may not protect your personal information. Some sites offer to send you a medication based only on your answers to a questionnaire, without requiring you to visit a doctor for an exam and prescription. The American Medical Association considers this substandard care; just filling out a questionnaire provides insufficient information for a prescriber to determine if a drug is safe and appropriate for you, if another drug would be better, or if an underlying medical condition might make the drug unsafe for you. Due to an increase in the number of fraudulent Internet pharmacies, FDA concerns, and consumer outrage, steps were taken in to help consumers locate and safely obtain prescriptions online. Foreign Pharmacies and Drug Sources There is a growing movement among cash-strapped consumers, particularly the elderly on fixed incomes, to seek out Canadian and other foreign sources of less-expensive prescription medications. The FDA is very concerned about this growing trend as well as the proliferation of online and storefront operations offering to help U. Lack of quality assurance. Medications not approved for sale in the United States may suffer from substandard manufacturing practices. Some drugs imported from foreign countries are actually counterfeits, containing useless or even toxic ingredients. Presence of untested ingredients. Foreign medicines may contain substances that are not FDA-approved as being safe or effective. Lack of medical supervision. Drugs are considered "prescription" because they are not safe for you to take on your own. To use the drug safely, you may require regular monitoring of your disease, the level of the drug in your blood, or side effects. Labeling, information, and language issues. Little or no recourse. You may not know who or where the actual seller is, and you may have unknowingly signed away your right to sue by accepting their terms of use. The FDA has little or no ability to take corrective action on your behalf under such circumstances. Recently, the FDA has identified a growing number of online companies that claim to be legally selling Canadian drugs directly to U. However, a loophole in the law allows consumers to import up to a day supply of medications for personal use only, and Canadian Internet pharmacies have been taking advantage of this loophole for years to sell and export medications to Americans through mail-order and Internet pharmacies. Likewise, a number of Canadian drug Web sites and ordering services advertise, perhaps in an effort to allay U. In many cases, these essential activities simply do not occur. A hybrid form of foreign-drug distribution has also cropped up in the United States. It consists of storefront operations that offer to facilitate the importation of Canadian drugs by providing the consumer the forms and the guidance to order medications from Canadian pharmacies. The employees of these operations are generally not licensed by a state board of pharmacy and often have no medical background whatsoever. They are simply in business to broker the arrangement between a U. The FDA and state boards of pharmacy across the country are of the opinion that when these storefront businesses engage in such activities, they are unlawfully acting as pharmacies. Consumers may get a false sense of safety and legitimacy when ordering foreign drugs through these businesses, since there is an actual business to walk into with staff onsite for assistance. But these storefront operations generally do not guarantee that consumers will get the correct, unadulterated medicines they ordered. Still, the problem of seemingly out-of-control drug prices, and the reality that many patients in the United States must choose between using these illegal means to buy their drugs or simply not being able to afford them, has forced the entire issue of drug affordability to the fore. In , the U. However, if drug importation were to become legal in the United States, it has been suggested that imported prescription drugs could account for 10 to 15 percent of the entire U. As of this writing, the U. Congress is debating the issue of drug importation, pitting the hope of lower prices against the fear of counterfeit drugs. A recent study published in the *Annals of Internal Medicine* compared the cost of 44 common brand-name drugs sold by 12 Canadian Internet pharmacies and 3 large, U. It was found that Americans could save approximately 24 percent if they purchased their prescription drugs from Canadian Internet pharmacies. The pharmaceutical industry has long argued that not only can it not guarantee the safety

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of imported medicines, but the higher prices charged in the United States are necessary to fund research and development. They also argue that allowing these drug importations would amount to blocking free trade -- we would, in essence, be importing foreign price controls along with the drugs. And the FDA fears that the measure would threaten patient safety. And consumers -- as well as some lawmakers -- are outraged by cheaper prices in nations such as Canada, whose governments limit drug prices. Indeed, some government officials at the state and even local levels have suggested programs to save their constituents tax money by reimporting drugs from Canada for select populations, such as government workers who receive drug benefits or inmates in state prisons, despite the federal regulations prohibiting it. So it is hoped that the arguments from both sides can be heard and that eventually some sort of compromise will help to guarantee not only safe but also affordable medicines for all Americans who need them. For now, however, the bottom line is that you should be wary of foreign sources of prescription medications. You are always safer going the traditional route to get your prescriptions filled -- that is, purchasing your prescriptions through a licensed U. We know that this is a lot of information to digest, but there are agencies out there to assist you. On our final page, we will show you some resources you can use to lighten the load of the prescription drug problem. This information is solely for informational purposes. The publication of this information does not constitute the practice of medicine, and this information does not replace the advice of your physician or other health care provider. Before undertaking any course of treatment, the reader must seek the advice of their physician or other health care provider. The Cost of Low-Price Prescriptions Keep in mind that you give up one very important aspect of quality health care when you use a mail-order or online pharmacy--personal contact with a pharmacist who knows you and knows your health problems, allergies, current medications, and past medication history. If you have a choice, opt for a pharmacy you can visit personally.

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## Chapter 5 : Prescriptions 4 Less

*As consumers in a prescription-happy culture, many of us are burdened with high costs simply for following doctor's orders. Our guide tells you how and where to find the best price for your prescriptions, without cutting corners.*

What do I need to know about prescription drug coverage? By Christina Joseph Transcript Forty percent of those over 65 take five or more medications a day. What does Medicare Part D cover? Medicare Part D, also known as a prescription drug plan, helps you pay for most of your prescribed medicine. Generally, Original Medicare does not include prescription drug coverage. Learn more here about the different parts of Medicare. How do I get Medicare prescription drug coverage? There are two ways to get prescription drug coverage. You can enroll in a stand-alone Medicare Part D plan. You can enroll in a Medicare Advantage Part C plan that includes prescription drug coverage. This coverage will combine your medical and prescription drug coverage. Find out how to avoid penalties. Can I switch Part D plans if my prescription needs change? Each year everyone can change their Medicare plan during the annual enrollment period October 15 – December 7. Read about enrollment periods. There might be exceptions to these timelines if you qualify for extra help paying for prescription drug coverage. Learn about your options for assistance with Medicare costs. What prescription drugs are covered by Medicare Part D? Every Medicare prescription drug plan has a list of drugs – also known as a formulary – that it agrees to cover. Generally, the lower the tier, the less you pay. For example, you will often pay less for a drug in Tier 1 than you would in Tier 4. The Medicare Plan Finder is a useful comparison tool you can use to plug in the names of prescription drugs and find plans in your area that will cover them. View the Medicare Plan Finder. Formularies will include both brand and generic drugs. Generic drugs have been deemed as safe and effective as brand-name medications by the Food and Drug Administration. Check with your doctor to see if a generic prescription drug is right for you. How do I read a formulary? Your formulary will give you the information you need to know about your drug, such as name, drug tier and requirements or limits. Medicare mandates that there be at least two drugs from every therapeutic class in a formulary. Typically, if the drug is approved, it will be provided to you at the cost found in one of the top tiers, such as tier 4 or 5, which means you will usually be responsible for a higher percentage of the cost than if the medicine was in a lower tier. How much will my prescription drugs cost? Several factors determine how much you will pay for your prescriptions. The plan you choose. Each plan sets its own cost-sharing by tier. Check with your plan about incentives, such as discounted pricing on day supplies. Some plans have preferred pharmacies where you could save even more. Whether the drug you take is on the formulary list of covered drugs. Generally, plans will only cover medications if the drug is on their formulary. What tier your medication is on. Plans place their drugs on different tiers which determine costs. Whether your plan has a deductible. Whether you qualify for additional subsidies. There are programs available to help people with limited incomes pay prescription drug costs. Learn how you can get assistance. Your payments may vary throughout the year, depending on how much you have already spent on prescription drugs. Your cost-sharing will depend upon the benefit phase you have reached in your coverage. What is the "donut hole"? What is the donut hole? Are there special rules I need to consider? Some prescription drugs require that you adhere to special rules before your insurer will cover them. Your doctor will need to get approval before the plan will pay for a drug. Your formulary guide will tell you which drugs require step therapy, prior authorization and quantity limits. If your medication falls into any of these categories, you may need to take action before the plan will cover the drug. Check with your doctor about your options. How can I maximize my prescription drug benefits? If you want to get the most out of your prescription drug benefits, check with your plan to see what extras it offers. Find out which pharmacies are in your network and if using a preferred pharmacy can save you money. Some plans will offer incentives if you order a day supply of medicine. Opt for home delivery. Your plan may offer a home delivery option for prescription drugs. For example, some Medicare Advantage plans through Aetna offer lower costs on mail-order prescriptions as a way to keep

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members compliant with their medication. Research your plan options thoroughly based on your prescription drug needs, costs and convenience.

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## Chapter 6 : How To Lower High Rx, Prescription Drug Costs

*Insurers pay less, but sometimes consumers pay more. Mary Furman, a retired medical social worker in Charlotte, North Carolina, takes the drug celecoxib, the generic version of Celebrex, to treat.*

Am I entitled to free prescriptions? You can get free NHS prescriptions if, at the time the prescription is dispensed, you: People with certain medical conditions can get free NHS prescriptions if: Just use this eligibility checker. How to apply for a medical exemption certificate Ask your doctor for an FP92A form to apply for a medical exemption certificate. Your GP, hospital or service doctor will sign the form to confirm that your statement is correct. Your certificate will be valid from 1 month before the date the NHS Business Authority receives the application form. The MedEx lasts for 5 years and then needs to be renewed. You may receive a reminder that your certificate needs to be renewed. You can find more information about the application process and refunds on the NHS Business Authority website. If you already have an exemption certificate, you can check its validity here. Free prescriptions for cancer patients Prescription charges for cancer patients were abolished on April 1 It includes guidance on who the medical exemption is intended to cover. Exemption for renal dialysis patients Any renal dialysis patient who has a permanent fistula permanent means lasting indefinitely that requires an appliance or surgical dressing is entitled to medical exemption if they have completed application form FP92A and a doctor has signed the form to confirm the condition. Exemption for pregnant women If you are pregnant or have had a baby in the last 12 months, you get free: NHS prescriptions “ but only if you have a valid maternity exemption certificate NHS dental treatment “ when you were accepted for a course of treatment To apply for your maternity exemption certificate, contact your doctor, midwife or health visitor. Your certificate will last until 12 months after the expected date of birth of your baby. If your baby is born early, you can continue to use your certificate until it expires. If your baby is born late, you can apply for an extension. Your doctor, dentist or optician may be able to give you one, too. You can also get an HC1 form by calling Whether you qualify for help is based on a comparison between your weekly income and assessed requirements at the time the claim is made. You qualify for a full help HC2 certificate which includes free NHS prescriptions if your income is less than or equal to your requirements, or your income is greater than your requirements by no more than half the current English prescription charge. You qualify for a limited help HC3 certificate if your income is greater than your requirements by more than half the current English prescription charge. The HC3 certificate shows how much you have to pay towards your health costs. Certificates are usually valid for periods of between 6 months and 5 years, depending on your circumstances. How can I claim a refund Ask your pharmacist, hospital or doctor for the refund form FP57 when you pay for your prescription. You have to apply for a refund within 3 months of paying the prescription charge. If you paid for a prescription prepayment certificate PPC and have become exempt from paying for prescriptions, you may be able to get some or all of the money back for your PPC. You can also get the leaflet from the Department of Health publications order line on Important numbers Dental services helpline “ NHS Low Income Scheme helpline “ Prescription services helpline “ Queries about medical exemption certificates “ Queries about prescription prepayment certificates PPCs “ Queries about tax credit certificates “ Call to order a paper copy of the HC12, HC5 and HC1 SC forms Call for all other queries Page last reviewed:

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## Chapter 7 : Get help with prescription costs - NHS

*Now all that's left to determine is the amount of your drug copay - what you'll pay at the counter out of pocket to get your medication. As it happens, the copay for this drug seems high.*

Ask the Expert The costs of prescription drugs are rapidly rising, making it hard for average Americans to keep up. The financial challenges can be especially severe for seniors and those without prescription coverage. In fact, almost 8 percent of Americans skimp on prescriptions in order to save money. This guide offers tips for cutting costs when filling prescriptions. American drug prices are among the highest in the world. While it is true big pharma companies are out to make a profit and make a good one, the main reason for the high prices is that there is no regulation by the U. Drug patents in the U. Other drugs, developed to treat rare conditions, have such a small market that the companies charge high prices to compensate for their research investment. Those costs can add up: Some are as easy as , and some require more effort and planning. Some methods will save you a few bucks, but others could save you hundreds. You might be surprised to find that the prices do differ. NB Drug Price Search can help you check online. When your enrollment period comes up for health insurance, compare the prices for the drugs you regularly take under different plans. You may have to call the plans to find out. Get the GoodRx app, which will check prices at local pharmacies for you. Some pharmacies offer special limited-time discounts. Find out if your prescription plan has a preferred pharmacy where it may have negotiated lower costs. Some prescription drugs are also available over-the-counter. Flonase is a good example of this. Compare the over-the-counter cost to your prescription co-pay to see which is lower. Ask your doctor which options are likely to be most affordable. Ask your doctor for the lowest dose that is likely to do the job. Not only do lower doses usually cost less, they are also less likely to cause side effects. Ask about pill splitting. Some pills cost the same at various doses so you can save money by buying a higher dose and cutting the pills. For example, if you only need a 5 mg of a medicine every day, you might be able to buy 10 mg pills instead at the same price. Certain time release medications cannot be split, so talk with your doctor and pharmacist about whether this is an option for you. Ask if you can get a day prescription instead of a day prescription for your regular medications. These often end up costing less. Make sure there is pharmacist on staff. To make the searching process easier, look for a site that ends with . You can use the money in this account to pay for qualified medical expenses, including co-pays and out-of-pocket prescription costs. FSAs allow you to use the funds for over-the-counter drugs as well as prescriptions and health care, but you must use all the money in the account by the end of the year. HSAs can only be used for prescription costs and health care no over-the-counter drugs, and are only available to people with high deductible plans. The funds roll over from year to year. Utilize Prescription Drug Coupons and Discount Cards Drug coupons and discount cards can help you save money on prescription costs and are more readily available than you might think. How Coupons Work Coupons are issued by the drug manufacturer for specific drugs. Present the coupon to your pharmacy to get the discount. How Discount Cards Work Discount cards are not affiliated with drug manufacturers. Some states or counties have their own discount prescription cards that are available for free, such as the New York Rx Card. Other prescription discount cards are available for purchase, such as the Walgreens card. With these cards you pay an up-front fee, then get a discount on many drugs throughout the year. One investigation found discount cards offered actual savings of 11 to 27 percent with the free cards often coming out ahead. Look for Prescription Assistance A variety of patient assistance programs offer financial assistance or discounts on prescriptions. These programs are offered by states, nonprofit organizations, and by the drug companies themselves. Web sites like Needymeds or the Partnership for Prescription Assistance can help you search for programs for your drugs. Check a web site like RxAssist to find patient assistance programs run by drug companies. Some of these programs offer assistance only to the uninsured or those with high deductibles. Some are only available to people who meet certain income requirement. Consumer Reports estimates 1. Purchasing drugs from online pharmacies may save you money,

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but a study by the National Association of Boards of Pharmacy found that Easy steps to online purchasing: Only use online pharmacies that are recommended by your insurance plan or which are certified by the National Association of Boards of Pharmacies. Compare pricing offered by the online pharmacy with local pharmacies. Ask your doctor for day prescriptions so you have to reorder less often and so you can get the maximum savings. Avoid pharmacies that do not require a prescription from your doctor. Check the privacy settings of the website to be sure your information is protected. Canadian Pharmacies Canadian pharmacies are often hailed as a great money saver with savings up to 80 percent , and you can get a prescription without ever talking to a Canadian doctor. Canadian pharmacies are generally reputable, but many online pharmacies that claim to be Canadian are actually run through other countries. Even then, you should know that the FDA advises against purchasing foreign meds. They are exempt from US regulations, and if the pharmacy is not legitimate, the prescription may not provide you with the actual drug in the correct dosage. It is technically illegal to order drugs from other countries, but the FDA generally does not enforce this law if it is for your personal use. Seniors with chronic conditions typically have to take five or more prescriptions on a regular basis. Because of the demand, there are special options for lowering drug costs for seniors. You automatically qualify if you have full Medicaid coverage, get help from your state Medicaid program in paying your Part B premiums, or receive Supplemental Security SSI benefits. Medicare provides you with different notices that help determine if you qualify for assistance. This means you automatically qualify for Extra Help. This means you automatically qualify for Extra Help because you qualify for Medicare and Medicaid and get benefits through Original Medicare. You will be automatically enrolled in a Medicare Prescription Drug Plan. Social Security Outreach Notice: If you live in an institution or get home- and community-based assistance, you will qualify for Extra Help. State Sponsored Programs Every Medicare Part D-eligible senior should know about the donut hole, and not the fun kind. Jones pays all costs of her drugs until she meets her yearly Medicare deductible. Once the deductible is met, Mrs. Jones is now in the donut hole and pays 45 percent the cost of covered brand-name drugs and 42 percent of generic drugs. The donut hole, then, is the coverage gap between the what Medicare Part D initially covers and what its catastrophic coverage threshold is. The good news is the donut hole is being phased out with the Affordable Care Act, and will be gone by Also, Medicare requires drug companies to give you a discount on the cost of these drugs when you are in the donut hole. There is a way to escape the donut hole right now: Nearly 10 percent of all US residents lack any sort of health insurance. If you are uninsured or have no prescription drug coverage, you may find the cost of prescriptions daunting. In addition to the strategies outlined above, there is help available. Pharmaceutical Company Assistance Check with the company that manufactures the drug you need. Many have special programs for the uninsured. You may need to provide proof of low income or uninsured status. Samples and Coupons When your doctor prescribes a medication, ask if the office has any free samples or coupons you could use. Tax Deductions for Drug Costs If you or your spouse is over age 65 and your total out-of-pocket medical expenses for the tax year is more than 7. If you are under age 65, you can deduct them if they exceed 10 percent of your adjusted gross income for the year. Over-the-counter medications are not included in the total, but you can count prescriptions, premiums, deductibles, co-pays, co-insurance and other out-of-pocket costs for health care. The Patient Advocate Foundation allows you to search for resources for assistance if you are underinsured. Healthy Habits Lifestyle changes are not a substitute for prescriptions for many people, but they may reduce your need for prescription drugs. There are also some alternative therapies that may be worth a try as a substitute for prescriptions, particularly for pain. Eating a healthy, balanced diet. Coupons are issued by the drug manufacturer for specific drugs. Getting adequate amounts of sleep and exercise. Both can go a long way towards improving and maintaining your health. With the increase in opioid addiction and overdoses, more and more doctors are suggesting alternative methods of pain management through therapies such as nerve stimulation units, yoga, meditation, and physical therapy. How can seniors get help navigating Medicare Part D and the donut hole?

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### Chapter 8 : Pay Less for Prescriptions | racedaydvl.com

*Learn the strategies to make sure you pay less when filling a prescription, whether you go to a chain drugstore or an independent pharmacist. Consumers need to learn to ask questions when they.*

In this post, Ken Majkowski, Pharm. D and Chief Pharmacy Officer at FamilyWize , addresses a common question consumers have when it comes to prescription drugs. Ken brings more than 40 years of healthcare experience to the FamilyWize team, including 14 years of clinical pharmacy experience in retail, hospital and home care. Read his full bio, here. Most of us have a very general understanding that a controlled substance is a drug or chemical that is restricted by the federal government because it can be physically or psychologically addictive, possesses psychoactive properties, or is illegal to sell or distribute for various reasons. From time to time, we receive questions from families or individuals looking for more information about controlled substances and how they relate to common prescriptions. Below, we have pulled together a brief summary of the Controlled Substances Act CSA to help address some of these questions. As always, please speak with your doctor and pharmacist for additional information. What is a Controlled Substance? Controlled substances are chemicals that are regulated by the federal government, including both illegal drugs and legal medications. The CSA was signed into law in as a way to curb drug dealing, trafficking, and abuse. Controlled substances are broken down into five different groups, called schedules, based on how physically or psychologically addictive they are, how likely they are to be abused, and how legal controlled substances must be prescribed and dispensed for appropriate medical use. Each group is controlled by a different set of regulations. First, controlled substances are more commonly used than you might think. Lyrica, Codeine, Ambien, Valium, Adderall, anabolic steroids, and all narcotic painkillers are examples of drugs identified as controlled substances. Second, your doctor and your pharmacist have to follow strict protocols when prescribing and dispensing these drugs – including how the prescription must be sent to the pharmacy and whether or not and how often they can be refilled without a new prescription. These protocols are monitored by the DEA and professionals who fail to follow them are breaking federal law. If you understand the restrictions doctors and pharmacists must follow related to controlled substances, you can better plan for it if, or when, you need a new prescription or refill. We all benefit from the careful use and monitoring of controlled substances. Do you have another question for our pharmacist? Visit FamilyWize on Facebook and let us know.

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*RetailMeNot Rx Saver Helps You Easily Pay Less for Your Meds The site and app lessen the financial pain at the pharmacy counter* "whether you have health insurance or not *RetailMeNot Rx Saver Helps You Easily Pay Less for Your Meds The site and app lessen the financial pain at the pharmacy counter* "whether you have health insurance or not.

URL of this page: Certain types or brands of medicine may not be covered. Many health plans require you to pay the pharmacy a portion of the cost of the prescription price. This called a co-pay. Once you get a prescription from your provider, you may buy the medicine in different ways. Some pharmacies are located inside of a grocery or large "chain" store. It is best to fill all prescriptions with the same pharmacy. That way, the pharmacy has a record of all the medicines you are taking. This helps prevent drug interactions. Your health plan may require you to use certain pharmacies. This means they may not pay for your prescription if you do not use one of these pharmacies. To find a pharmacy that takes your health plan: Call the phone number on the back of your insurance card. Call the pharmacy you want to use to see if they have a contract with your insurance plan. To help the pharmacist fill the prescription: Make sure all of the information is filled in clearly. Bring your insurance card the first time you fill the prescription. When calling the pharmacy for a refill, make sure to give your name, the prescription number, and the name of the medicine. The prescription is sent to the mail-order pharmacy or phoned in by the provider. Your medicine may cost less when you order it by mail. However, it may take a week or more for the medicine to get to you. Mail order is best used for long-term medicines you use for chronic problems. Buy short-term medicines and drugs that need to be stored at certain temperatures at a local pharmacy. The website should have clear directions for filling or transferring your prescription. Make sure that the website has clearly-stated privacy policies and other procedures. AVOID any website that claims a doctor can prescribe the medicine without seeing you. Alternative Names Prescriptions - how to fill; Medications - how to get prescription filled; Drugs - how to get prescription filled; Pharmacy - mail order; Pharmacy - internet; Types of pharmacies Images Pharmacy alternatives References US Food and Drug Administration website. Updated June 23, Accessed July 13, US Food and Drug Administration website. Ensuring safe use of medicine. Updated September 12,