



Health And Well-Being

Getting The Most Out Of Your Health Care Dollars

(NAPSA)—With the right information, you may be able to save money on your medications right now. That's because an often overlooked part of any health care plan can be the prescription drug benefit. Knowing how to make the most of prescription drug coverage can be key to keeping your medical expenses as low as possible.

"When problems with coverage arise, often patients will pay out of their own pockets or, worse, go without the medicines they need to stay healthy. Because that can take a tremendous toll physically and financially, it's important for consumers to know whether they really should be shouldering those costs or if their plan can help them," says Sally Greenberg, executive director of the National Consumers League.

It's one of several organizations supporting an educational effort called Your Pharmacy Benefit (YPB) that helps consumers understand the rules of their coverage, how to get the most out of their coverage and how to tackle problems that may arise.

For example, the organization advises, if you've been told there's a problem filling your prescription, don't walk away from the pharmacy counter until you know what the problem is. It may be easy to fix. If the information in the pharmacy computer doesn't match what is on your current pharmacy ID card, you may just need to show your card to update your record.

Sometimes the problem is something your doctor should know about. For example, if the medicine could react badly with another medication you take, your plan may need your doctor to confirm that you should take it before the plan will pay.



Understanding your insurance can help you save time, money and maybe your own health.

Even if you're told a medicine you need is not covered, if your doctor thinks it's important for you to have it, you can appeal the plan's decision. Write a letter to the plan and ask for the medicine to be covered or to be paid back for the cost of the medicine if you have already paid for it yourself. Your doctor may have to explain why you need this specific medicine.

Dan Leonard, president of the National Pharmaceutical Council, another organization sponsoring YPB, said, "One common problem patients encounter is that the pharmacist cannot fill the prescription. There are a variety of reasons this might happen. YPB materials help with troubleshooting and even provide guidance on how to file an appeal with the insurance company if needed."

For Medicare beneficiaries, there is special information on how to navigate the "coverage gap" and how to navigate appeals and exceptions within the Medicare Part D program.

Learn More

For more information about getting the most out of your prescription drug coverage, visit www.yourpharmacybenefit.org or call (703) 620-6390.