

Ask Elinor

Lowering Your Costs For Prescription Drugs

by Elinor Ginzler

(NAPSA)—There could be good news for caregivers concerned about keeping up with the cost of medications today.

For one thing, when you have Medicare Part D, it will cover the cost of prescription drugs up to \$2,700.



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After that, however, there is the no coverage “doughnut hole.” You can “come out of the hole” once out-of-pocket expenses reach \$4,350. At that point, coverage resumes, for 95 percent of cost. This is called “catastrophic coverage.”

It is estimated that more than 3 million people fall into the coverage gap annually, and when they do, their prescription costs double. Some skip pills or postpone or cut back on medical care because of its expense. Alternatively, many older adults cut back on food, utilities and other essentials to be able to afford their daily meds.

The better news is that there is help. For instance, with AARP’s new Doughnut Hole Calculator, you can find out whether there are less expensive drugs. All you have to do is type in the drugs your loved one takes and his or her ZIP code. You’ll see on your screen a list of similar, less expensive drugs, such as generic versions, which are just as safe and effective but cheaper. The tool shows how the savings generated from switching to the suggested drugs would prevent or delay falling into the coverage gap. You can print out a letter to take to the doctor to talk about whether the lower-cost drugs are

right for your loved one. It’s at www.aarp.org/doughnuthole.

State Health Insurance Assistance Programs (SHIPs) provide personal counseling and assistance to millions of Medicare beneficiaries and their caregivers. They also provide accurate, understandable and objective information; counseling; and assistance to families on a wide range of health-insurance issues including Medicare, Medicaid, long-term care and prescription drugs.

They use personal data to determine which programs your loved one may be eligible for, such as a low-income subsidy program or a state prescription-drug assistance program.

Since states approach drug-assistance programs differently, it is best to contact your state, county or parish SHIP program directly or call the Department of Aging to learn about what’s available for your older family member.

In addition, a number of drug companies might also help. The Partnership for Prescription Assistance is sponsored by pharmaceutical companies and public and private programs offering free or very low-cost brand-name prescription drugs to those who qualify.

To see if the program might help your family member, you can go to its Web site, www.pparx.org, or call (888) 4PPA-NOW. You can also learn more at www.medsandaging.org and www.ccg.org.

Take care,
Elinor

• Ms. Ginzler is a national expert on independent living and aging issues. She currently serves as AARP’s lead spokesperson on caregiving, housing and mobility issues.