

Lupus Update with Dr. Robert Katz

Tips to Afford Your Medicine

When you have lupus, paying for your medications can be daunting. Here's some information you may find helpful.

Most drug companies offer some type of patient assistance for name brand drugs. Talk to your doctor's office about enrolling in the pharmaceutical companies' assistance programs. Even if you don't think you'll need it, it's a good idea to have it available in case you do. For instance, enrolled patients on Benlysta receive a co-pay card that will cover 100% of your out of pocket costs for the drug up to a total of \$9,000 annually. (Ask your Rheumatologist about this program.)

Drug company co-pay assistance is also available for those who have private, non-government funded commercial insurance (not a state or federal government health insurance plan like Medicare or Medicaid). In the case of Benlysta, drug company co-pay assistance is also available for those whose insurance does not provide coverage for Benlysta, and those who are uninsured and meet other eligibility requirements.

One side issue for those who have Medicare: consider buying a supplemental, commercial policy that covers the necessary medication. If that coverage includes prescriptions, a pharmaceutical co-pay program is available; however, if you only have Medicare, you will not be eligible for drug company co-pays.

The drug company co-pay card looks similar to a credit card. Usually, all the patient needs to do is go online and activate the card before presenting it to the pharmacy. Many times, there is no out of pocket expense for the patient although at the very least there is a significant cost reduction.

For medication in which there is no co-pay assistance, generic versions of the drug can save you money. Generic medications can be just as effective as brand name prescription drugs, and they offer a big savings over their name brand counterparts. Drugstores like Walgreens, Wal-Mart and Target offer programs to help the patient afford their prescriptions. For instance for brand name Arava, patients who do not

have prescription drug coverage could pay around \$350.00 per month. The generic alternative, leflunomide, would be \$15.00 a month.

Check the website GoodRx.com