**Affording Asthma Medications**

With the right medications, asthma can be well controlled. Often, these medications can be hard for families to afford, thus compromising their ability to successfully treat their children with asthma. Especially now, with many high-deductible plans, many people are required to pay the full price for medications, which can be very expensive.

Let me first explain two concepts related to medication coverage on any insurance plan:

1. **Deductible**: This is the amount that you are required to pay prior to your insurance paying any amount for office visits, labs, or medications. Usually, plans have an individual deductible and a family deductible. For example, if the plan you choose has a $2000 deductible for individuals and $7000 deductible for families, each individual will pay $2000 prior to insurance covering costs but after that their costs will be mostly covered. If you have four family members, each will be required to pay $2000 until costs add up to the family limit of $7000, and then costs will be mostly covered. For many insurance plans, the deductible will include doctor visits and medications, so these are combined costs you must pay until the deductible is met. Under Obamacare, preventative care (i.e., well-child visits and vaccines) are covered 100% so this is not a part of your deductible.
2. **Copay**: Some insurance plans use a copay for office visits and medications. You still might have a deductible, but you are not required to pay the full deductible before insurance covers some of the costs of care. A copay means that you are required to pay a certain amount or percentage of the cost of these visits/medications, and the insurance covers the rest. Again, once the deductible is met, the insurance covers more or sometimes all of the costs. For example, if you bring your child in for an asthma check and the visit costs $100. Under your plan, your copay is $35 (this is outlined in the details of your plan), so you pay that amount, and the insurance will pay the remaining $65. For medication coverage, there is usually a program called a “**tier**” program. The lower the tier, the less you pay for the medication. Usually there are four levels, or tiers, often called Tier 1, 2, 3, and 4. For example, let’s say your medication costs $150 cash price but it is covered Tier 1—you might be paying $20 (this amount is outlined in your plan) --and the insurance covers the remaining cost. However, if this particular medication is Tier 4, you might be required to pay 50% of the costs (or $75) and the insurance covers the rest. Like the high deductible plans, all preventative care (well-child visits and vaccines) are covered 100% by insurance.

Ok, after that long explanation, let me talk about asthma medications. These medications have a lot of technology behind their development, and cost a lot of money for drug companies to manufacture, which means they often have a high cost, even if we prescribe generics. What can be done to help with these costs? Let me give a few suggestions:

1. Know your insurance plan formulary. A **formulary** is a list of medications, and which tier they are on. In other words, your insurance plan has drugs that are preferred and which they will cover at a lower cost than others. You should be able to access these lists online. If your provider prescribes a brand-name medication not covered well by your insurance, switching to another brand-name at a lower tier on your formulary will help save on costs. With asthma, there are generally several equivalent medications that we can use to treat your child and knowing which one is on your formulary will help save costs.
2. Ask about coupons. Many brand-name medications have **coupons** that your doctor or pharmacist can give you that will provide significant savings toward these medications. Often, you can search online by going to the website for the individual medications by name and find the coupon there. Print it out and drop it off at the pharmacy, and it should help decrease the cost.
3. Samples. Sometimes your doctor may have free **samples** given to them from the drug companies for the medications they prescribe. This is not as common now as it has been in the past, but it is worth asking when you are in the office.
4. Patient-assistance programs. Most drug companies have patient-assistance programs, where you provide information to the company about your family’s income, and often they can provide the medication at a lower cost. It is like having a coupon, but it comes directly from the drug company. You can ask your doctor or pharmacist for information about these programs, and they often will be able to help you find out how to get these forms.
5. Health Savings Accounts. These are usually offered with high-deductible plans. This is a savings account from which you pay medical expenses. You are allowed to put money into this account from your paycheck and it is tax-free. Any money in the account can be used to pay for medical visits, medications, or other medical-related costs that are approved. You still may be paying for your medications, but at least you get a tax break on the money, so it is cheaper than paying for things after taxes.
6. GoodRx. This is a great option for high-deductible plans. This is a free website/app that will search most local pharmacies to find the cheapest price for medications. It gives coupons (different than those described above) that can provide substantial savings. Access it at Goodrx.com. No subscription is required. When you get to the site, you type in the name of the drug you have been prescribed and it will pull up a list of pharmacies in your area and you can find which one is the cheapest. You take the coupon from the GoodRx site to the pharmacy, and they can apply it there.

Generally, one of the six suggestions above will help your child’s asthma medicine to be more affordable. If you are still stressed, please remember to ask your doctor for help. We would rather know that you cannot afford your medications and help in any way we can than assume that you are taking them when you are not. This problem can be worked out.