

September 2020 Newsletter



Chronically Ill With a Shocking Bill?



6 Suggestions to Help Reduce the Cost and Worry of MS Treatment

The cost of MS disease modifying therapies (DMTs) is rising at an alarming rate. Even with insurance, many people with MS have substantial out of pocket costs for their medications that strain both their budgets and nerves. In some cases, the cost is prohibitive. Thankfully, there are a number of resources that can help.

1. Need Health Insurance? – The [Health Insurance Marketplace](#) is a service that helps people without coverage shop for and enroll in affordable health insurance. This program can be accessed by visiting [HealthCare.gov](#).



2. Can Pharma Help? – Yes! The manufacturers of MS DMTs usually have foundations that supply free drug to eligible individuals and support programs that offer a variety of services. To apply, complete a [start form](#) which can be found on each medication's website.

3. Are There Other Sources of Financial Assistance? – A number of [nonprofit organizations](#) provide direct financial assistance to those who cannot afford their prescribed medications. They each have their own requirements and assistance is always subject to the availability of funds. It may be helpful to sign up for the Patient Assistance Network's [Fund Finder](#) and receive a text or email when funds open up.



4. Copays and Deductibles Too High? – Drug manufacturers offer [copay cards](#) as a direct way to lower out of pocket costs for prescription medications. They also offer debit cards that can be applied toward one's deductible. Eligible individuals can enroll in these programs by filling out the start form discussed above.

5. Want to See All of Your Options in One Place? – [NeedyMeds](#) is a free, online resource that provides all of the options to help with the cost of a specific medication.



6. Who Can I Ask For Help? – The National MS Society has a team of [MS Navigators](#) in place to help with questions or financial issues. Private insurance companies also may have representatives who can provide advice. Some MS clinics have someone on staff who's familiar with insurance issues and financial assistance programs. Individuals can also ask their physician or pharmacist who they can ask for help.