

Disability, Long Term Care & Employee Benefit Advisory

America's Worsening Rx "Nightmare" & What You Can Do About It

Fifty million Americans are not filling their doctors prescribed medications! Occasionally we read about a senior citizen having to choose between buying food for their table and filling an expensive prescription. Regrettably the media probably finds it to be more "newsy" when it happens to a senior citizen. What's tragic is that the "Rx Nightmare" is rarely mentioned when 50 million Americans are impacted daily.

Statistically the "nightmare" is much more serious. RxRights.org reported that 50 million people didn't fill a prescription in 2012, a study that only covered Americans age 19 to 64. If we added seniors age 65+, the results would be even more startling. America's seniors take more prescribed medications than any other segment of the population, an average of seven different medications daily. In addition, the 50 million statistic in 2012 was 2 million more than the previous year, a most disturbing trend.

Any Solutions

If you're one of the 50 million + who isn't taking a prescribed medication, we urge you to consider the danger you're facing. If your doctor has prescribed an expensive drug, begin by asking what alternative less expensive medications exist. If you can't afford the copay or you're uninsured, your conversation with your physician needs to include your understanding of what outcome can be expected if you were taking the Rx. More importantly, what impact will your non adherence have on your overall health? You may feel fine today but you can't expect that to continue.

The aging process has a way of catching up with us. Certain ailments and physical complications are known to primarily affect our nation's elders. You might get away with not taking Rx's at younger ages but non-adherence is sure to cause harm to your overall health as you age. Some other suggested solutions to help you get the prescriptions you need are as follows:

Patient Assistance Programs

Many of them run by pharmaceutical companies and are available to help you get the drugs you need. Each patient-assistance program sets its own eligibility requirements. The income limits vary widely, from 100 percent of the federal poverty guidelines to over 300 percent of the guidelines. Visit NeedyMeds, an online clearinghouse of information for people who cannot afford medicine.

Additional sources of information on free or reduced-cost prescriptions:

- [American Society of Health-System Pharmacists](#) (ASHP) offers a list of frequently asked questions and links to directories of patient-assistance programs.
- [Partnership for Prescription Assistance](#) (PPA), a national program sponsored by Americas pharmaceutical research companies to help patients in need of access to prescription medicines. They have an online application wizard that can help patients determine which patient assistance programs they may be eligible for.
- [RxAssist](#). A pharmaceutical information center created by *Volunteers in Health Care*, RxAssist offers a comprehensive database of patient-assistance programs.
- [The Patient Advocate Foundations Co-Pay Relief Program](#). If you have insurance but are still struggling with the high costs of medication, this program gives financial aid to patients who meet certain income qualifications and who are being treated for chronic conditions such as cancer, certain autoimmune disorders, and secondary issues resulting from chemotherapy.
- [Medicare Rights Center](#). An independent source of health-care information and assistance for people with Medicare.

The magnitude of the Rx "nightmare" is so severe that we would choose to see the headlines regularly in every daily newspaper nationwide reminding us of the Rx "nightmare". Yet we can't fault the media for not giving a daily update until our political leaders begin finding solutions. Human nature would cause us to ignore any repetitive issue. However, how many Americans will die today from not taking a prescribed medication for a preventable illness? What a horrible thought. Hopefully our media will begin to investigate the severity of the Rx situation, reminding us that Americas seniors are dying and there are a multitude of available programs.

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Allan Checkoway, RHU most recently authored "*I'm Disabled . . . Now What?*", created for people whose lives have been impacted by changes in their overall health. Fortunately, our decades of experiences in working with people who have become disabled, sometimes ending up in long term care situations has given us a unique perspective that can benefit our readers. We've taken what we believe to be all the best up to date accessABLE resources from a multitude of resources, putting them all together in one place in "*I'm Disabled . . . Now What?*" and on our new website www.DisabilityandSeniorResources.com. **We are dedicated to helping restore active lifestyles.** Allan is presently the Principal of Disability Services Group, an Employee Benefit Advisory firm. Allan's address is 661 Highland Ave. Suite 103, Needham, MA 02494, tel: 781.400.5055; email: allan@disabilityservices.com