Ways to Afford Lupus Treatments

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Tips to Help You Save on Doctor Visits and Medication

Lupus is notoriously difficult to diagnose, requiring many doctors and multiple visits, and the time it takes to reach a diagnosis can allow the disease to ravage the organs and tissues. In turn, lupus patients are prone to a host of complications.

Of course, the more complicated the disease and the more specialized the treatment, the more it will cost the patient. When you suffer from lupus, the expense of medical services and medication can be just as difficult to handle as the disease itself, so it's important to find ways to alleviate the financial pressure from the very start.

Here are some tips to help you afford lupus treatments.

Using Your Health Insurance Wisely

Health insurance is vital for any lupus patient, and the best plan will be tailored to your particular medical needs. For instance, if you're always visiting specialists, find a policy with lower co-pays.

If you're unsure about which plan will bring you the biggest bang for your buck, talk to your doctor and insurance provider. In many cases, other patients who have gone through the same struggle will be able to offer some sound advice.

Once you've found your plan, get to know your new network of connections. Every insurance provider allies with a variety of physicians, specialists and clinics, and you will get discounted rates if you call on those resources.

On the other hand, straying outside your network can cost you up to 50 percent more for a visit or treatment.

How to Save More on Medication

Your meds are a necessary part of your lupus treatment, and they will probably be your most costly recurring expense. If you need to purchase expensive medications without much help from your insurance plan, you'll have to get creative in your budgeting.

Luckily, there are some excellent approaches to saving money on medications and being able to afford lupus treatments:

- **Choose generic over name brand.** You can save up to 80 percent by opting for the generic brand of a given medication, and it does the job just as well as the name brand. Sometimes doctors aren't aware of all the generic options out there, so do a bit of research.
- **Use Patient Assistance Programs (PAPs) or a pharmacy discount card.** This type of card is offered by pharmacies to cover some medication costs for the patient. Ask your doctor about a program in your

network, and have them fill out the requisite forms on your behalf.

- **Get a few quotes before you buy.** It never hurts to call around to a few different pharmacies for cost estimates. Most places will match the better rate, so don’t be afraid to ask.
- **Buy in bulk.** In some cases, buying a nine-month supply of meds can save you quite a bit more than if you purchase three months' worth at a time.
- **Ask your doctor for alternative medications.** If you can’t find any way to reduce the costs of your prescriptions, see if those prescriptions can be modified. Your doctor may be able to offer a good alternative to their initial recommendation, and if not, ask for samples of the medication they’ve prescribed.

Unfortunately, medical costs are extremely variable, and it’s up to you to navigate the services and compare the costs. You might find some online cost comparison tools useful as you work out an affordable and effective treatment plan, but get used to asking questions and digging a bit deeper to find the best deal.

In the end, your extra effort can mean the difference between affordable, proactive treatment and nagging financial stress.