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Diabetes

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6 Ways to Save Money

With the price of medication going up, your care can become a financial burden. Consider these tips to lower costs.

BY CINDY KUZMA



New medications and cutting-edge devices, from pumps to pens to continuous glucose monitors, have made managing diabetes easier than ever. But all of this progress comes at financial cost.

"Diabetes is expensive," says Matt Petersen, director of medical information at the American Diabetes Association.

On average, a person with the disease has more than double the total health care costs of someone the same age who doesn't have the illness. And when it comes to drug prices, there's little relief in sight. A recent report by pharmacy benefit management company Express Scripts suggests prices will continue to climb more than 18 percent annually for at least the next three years.

Employers and health plans used to shoulder much of the burden. But, thanks to a complicated, ever-changing health care system, doctors who treat diabetes say they've seen an uptick in patients struggling to cover their costs.

"At least a couple times a week, we're getting people calling in and saying, 'These medications — my cost has gone up, my copay has gone up or it's not covered at all, so I can't use it,'" says Dr. Kristine Arthur, an internist who treats diabetes patients at Orange Coast Memorial Medical Center in Fountain Valley, Calif.

But you don't just have to roll over and open up your bank account.

"Patients really do have some power in this," says Dr. David Robbins, director of the Kansas University Diabetes Institute in Kansas City.

From getting selective about your health plan to comparison-shopping for food and medications, you can do a lot to reduce your costs. Here are six ways to start. »

➔ **4,660**

Americans receive a diabetes diagnosis every day

— American Diabetes Association

1. CHOOSE COVERAGE WISELY.

If you have a choice between health plans, weigh your options carefully to maximize your benefits. Compare formularies — lists of covered drugs — to see how much each plan pays for the prescriptions you're already taking. Clarify coverage on diabetes supplies, nutritionist visits and lab tests.

Keep in mind that plans with low premiums often have higher deductibles that can add up to more out-of-pocket expenses by the end of the year, says Dr. Robert Gabbay, chief medical officer at Joslin Diabetes Center in Boston.

2. GO GENERIC WHEN YOU CAN.

Many diabetes treatments come in relatively inexpensive generic formulas, says Petersen. For instance, metformin — the most widely used oral diabetes drug — can cost as little as \$5 per prescription.

And while insulin isn't available in generic form, older human insulins typically cost about one-third as much as newer versions called insulin analogs. The older drugs have some limitations — for instance, you'll have to give an injection a certain amount of time before your meals, instead of taking »

➔ **1 IN 3**

Medicare dollars are spent caring for people with diabetes

— American Diabetes Association



FOR PROFESSIONALS

With so many health care plans, providers don't always know the details of what patients are paying. By updating electronic health records, physicians can more easily access formularies and streamline the process of choosing affordable prescriptions, Dr. Robert Gabbay of the Joslin Diabetes Center in Boston says.

In the meantime, ask patients up front about their financial constraints to save time and aggravation later. Framing the issue the right way avoids blame or shame. Try this phrase: "You know, sometimes people struggle with taking their medicine every day. How's it going for you?" Gabbay advises. Patients may be more prone to open up about costs and other barriers if you pose the question this way.



FOR CAREGIVERS

A little research on your part can go a long way to easing your loved one's financial burdens.

Search online for drug company discount programs or call around to pharmacies to find the best deals on prescriptions. "Just check around for them," says Dr. Kristine Arthur, an internist at Orange Coast Memorial Medical Center in Fountain Valley, Calif. "There's more available than you might think."

And if you're concerned about the costs of cooking healthy meals, tap into your creative side. With a little knowledge and planning, you can prepare at least one simple meal that's adaptable for family members with and without diabetes.



"The vast majority of controlling diabetes is all about what you're eating and what you're doing for physical activity."

— Dr. Kristine Arthur, internist at Orange Coast Memorial Medical Center in Fountain Valley, Calif.

them right when you start eating. "But the large savings is something you ought to discuss with your provider," Robbins says.

3. WHEN YOU CAN'T, EXPLORE YOUR OPTIONS.

If metformin or other generic drugs don't work for you, talk with your doctor about other ways to save. First, refer back to your formulary — your copay might be \$50 for one brand-name drug and \$10 for another, Arthur says.

Your doctor won't always know these details, so come to your appointment armed with information. If you take more than one diabetes medication, ask about new combination formulas; by packing two active ingredients into one pill, you can save a copay.

4. CLIP COUPONS.

They might not come with your Sunday paper, but many drug companies offer discount cards, codes or coupons that can save people with private health insurance a substantial amount.

And nearly all offer programs to help patients with lower incomes afford their products. Ask your doctor or pharmacist about these options, or just Google the drug name; you'll likely find details on the company website, Arthur says.

5. GO SHOPPING.

Call or visit different pharmacies to see which one offers the

best deal on your drugs. In some cases, retailers like Target or Costco sell certain medications at such a low price you'll pay less in cash than you would by using your insurance benefits, Arthur says.

Also, check into mail-order pharmacies. Having a 90-day supply shipped to your house often costs less, Gabbay says, and also helps ensure you don't run out before you have a chance to get refills.

6. UPGRADE YOUR LIFESTYLE.

While type 1 diabetes always requires medication, "the vast majority of controlling (type 2) diabetes is all about what you're eating and what you're doing for physical activity — that's going to be your No. 1 way to prevent having to add more expensive medications," Arthur says.

Start walking, do body-weight exercises at home or join a low-cost gym like the YMCA. You don't have to buy expensive, packaged diabetes foods; instead shop for fresh, in-season fruits and vegetables at discount chains or farmers markets. And quit smoking if you're still lighting up — you'll save on money and costly complications.

18%

Amount that prescription prices will climb annually

— Express Scripts

