Rx, Supplies & Insurance Q&A

What are Prescription Drugs?
Drugs that need a prescription and cannot be bought over the counter. Most are covered by your insurance. Sometimes a generic version is required for full insurance payment. Often a generic version is the cheapest to buy.

What are Over the Counter Drugs?
Drugs that do not need a prescription. Most insurance plans do not cover over the counter drugs.

What if I do not have insurance and need a prescription drug?
Make sure your script is for a generic version if possible and check the price at a lower charging pharmacy such as Sam's Club or Walmart. Check online for any coupons or savings programs. If still unaffordable go to www.needymeds.org and look for your drug. They offer most drugs at either no fee or a low fee.

What are Disposable Supplies?
Items that you use once and throw away. Examples are syringes, tubing and test strips. Most insurance plans will not cover disposable supplies unless they are required to take care of your diagnosis (like syringes for diabetes). Sometimes insurance requires a prescription for supplies or that you get a certain brand or a generic for full payment or the lowest co-pay.

What does Durable Equipment or DMEs refer to?
A machine or other item that you use for a long time to help you cope with your medical condition. DME stands for durable medical equipment. Some examples include wheelchairs, machines to help you breathe, braces and blood testing meters. Most insurance plans will cover a DME order when it is needed for your diagnosis. Sometimes insurance requires that you get a certain brand of machine for full payment or the lowest co-pay.

What is a Letter of Medical Necessity (LOMN)?
Sometimes insurance requires a letter or form from your doctor saying that you must have a certain drug, supply or DME before they will pay for it. The LOMN is to justify why you need it. It takes time to get this letter or form so let your doctor's office know about it right away. Don't expect to go to the office and get it while you wait.

Where Do I Get My Drugs, Supplies and Equipment?
Find a drug store or supply store that takes your insurance and is close to you. If you have trouble with this, call your insurance member phone number on the back of your insurance card or check their website.

What can I do if I do not have insurance and cannot pay for the equipment I need?
There are very few resources to assist with this. If you have a disease check whether the Foundation or Agency with that disease has an equipment closet, e.g. MDA provides equipment for people with muscular dystrophy. Occasionally Easter Seals may have a donation. Check on Craig's list. Check needymeds.org for a grant.

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What if I Get the Same Drugs and Supplies Every Month?
Most insurance plans offer mail order. With mail order, you get the same things sent to you at home every month. Also, mail order saves you money because you can get 3 months of your drug or supply and only pay for 2.

This is Expensive! How Can I Pay Less?
- Ask your doctor if there is a generic version of your drug or supply.
- If your insurance covers a certain brand of a drug or supply, let your doctor know and see if that brand is okay for you to use.
- Use mail order for things you need every month.
- Shop around for lower costs. Sam's Club, HEB, Kroger, Costco, Walmart and other stores have many drugs for only $4 or $5 a month.
- Also, some stores charge less for the same item than other stores. Compare prices.
- Many drugs offer a coupon or program card to lower the cost of your co-pay. Look up the name of the drug online with the word coupon in the search

What if I Do Not Have Insurance?
- Some makers of drugs, supplies and equipment have a program to help provide what you need for free or at a lower cost. Your doctor's office may be able to help you get this service.
- See if you can get help from www.rxassist.org, www.needymeds.org or www.rxhope.com.
- For items that do not need a prescription, check the maker's website. You might be able to buy what you need for less online

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