**How to Pay for Pricey Prescriptions**

Over the past several months, my eyes have been dry. And I’m not talking about a little scratchy here and there. It’s more like no amount of sleep or Visine or time forgoing contact lenses can keep me from waking up looking like I spent the night with Cheech and Chong. So you can imagine the tears of joy I cried (or not) when the ophthalmo­logist wrote me a prescription for eye drops that treat chronic dry eye. He told me the drug wasn’t available as a generic, so it might be pricey, but handed me a coupon. “Pay as little as $5\* a month,” it said on the front. Sold!

I should have paid more attention to the asterisk. Because when I handed my prescription, along with my coupon, to the pharmacist, she told me I owed her $270 for my first months’ worth of eye drops. My coupon only entitled me to a $250 discount on a drug that cost an eye-watering (sorry) $520 per month.

**Managing sticker shock**. I should take a moment to note that I’m enrolled in my com­pany’s high-deductible health plan, and my deductible is $1,500 (such plans must have a deductible of at least $1,350 for an individual and $2,700 for a family). But premiums are lower than they are for a preferred provider plan with a lower deductible. For me, a young, healthy person, the choice was simple. I have had infrequent and (usually) inexpensive medical costs. When I added the cost of my premiums to my out-of-pocket expenses, I came out way ahead.

High-deductible plans are growing in popularity. Nearly half of private-sector employees in the U.S. were enrolled in a high-deductible plan in 2018, up from 30% in 2013, according to data compiled by the State Health Access Data Assistance Center.

At the same time, “the cost of health care—especially for specialty drugs—has escalated dramatically,” says Marcus Sredzinski, executive vice president of pharmacy at prescription savings program **[ScriptSave](https://www.scriptsave.com/%22%20%5Ct%20%22_blank)**. To lower the cost of a pricey drug, Sredzinski says to first make sure all of your doctors have your medical history and a full list of the medications you’re taking. “It could be your dry eyes are a side effect from a medication another doctor prescribed,” he says.

Let your doctor know you’re in a high-deductible plan and ask if there are cheaper alternatives to the prescribed drug. It may be that an expensive new drug is a combination of older, cheaper treatments, says NeedyMeds president Rich Sagall.

If there aren’t cheaper alternatives, compare prices across pharmacies and find out whether coupons for certain prescriptions are available on sites such as [**WellRx.com**](http://wellrx.com/) and [**GoodRx.com**](http://goodrx.com/). Talk to your pharmacist or prescribing physician to find out if the drug manufacturer offers a co-payment assistance program, like the $250 discount I got. Make sure you read the fine print, however. The discount may only apply to a certain number of refills, and you may only be able to apply the discounted rate toward your deductible, says Sredzinski.

Depending on the medication and your income, you may qualify for a patient assistance program offered by either the manufacturer or a private foundation. Search for your treatment at [**NeedyMeds.org**](http://needymeds.org/) to find out if a program supports the drug you were prescribed and where to apply. I was eligible to apply for the program from the manufacturer of my eye drops.

I had to fax in an application, which included my insurance information and a copy of my W-2, and browbeat my doctor’s office into completing an application form as well. Because my total cost for the drug exceeded a certain portion of my income, I qualified to receive the drug free. Now maybe I’ll cry actual tears of joy.

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