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## Health care insights with Suzanne Hoban: Prescription drug savings

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Prescription drugs are the fastest growing component of the health care system, and Americans spent more than \$216 billion on them in 2006.

Nonetheless, people are less likely to fill a prescription if they don't have insurance, and even among those who have insurance, more than one in four people last year said they are having trouble paying for prescription medications they are prescribed.

Whether you have full comprehensive insurance coverage, or are completely uninsured, there are several ways to save on your prescription drugs and get the help you need to stay healthy.



1.) Retail drug discounts: Many retail pharmacies have deep discounts on a number of drugs. Target, Wal-mart and K-Mart all offer substantial discounts on many of their drugs, some as low as \$4. Meijer has a list of antibiotics that they offer for free. Check the Web sites of the participating stores to see if the generic version of your prescription is on the list. These prices are available to all, regardless of insurance coverage.

2.) If you have no prescription drug coverage, and have a low income, you may qualify for a PAP (Patient Assistance Program). Most drug companies have certain drugs that they will give to needy patients, providing they fall under certain income levels. Each company is different, so an easy way to find out if your drug is offered by one of these programs is to use the Web site [www.rxassist.org](http://www.rxassist.org). This free Web site allows you to search for medications, and even contains the application forms necessary to apply for free medication. You will need your physician's signature on the form and a copy of the prescription. Be sure to fill out all of the information required. Some specialized drugs have higher income limits, so it pays to check the Web site.

3.) If your doctor prescribes a medication for you, ask if he or she has any samples. This is becoming more difficult, as many physicians no longer accept samples into their practice, but it is worth asking.

4.) State assistance programs include the I Save Rx program, which offers drug re-importation from Canada. Information on this program – open to anyone without insurance – is at [www.I-SaveRx.net](http://www.I-SaveRx.net)

5.) Seniors or the disabled having trouble with their prescriptions have two additional programs to assist them. Senior Care Illinois helps low income seniors with medications, and can be reached at [www.seniorcareillinois.com](http://www.seniorcareillinois.com). Circuit Breaker is an additional program open to seniors and the disabled and is administered by the Illinois Department on

Aging at [www.cbrx.il.gov](http://www.cbrx.il.gov).

Medications are an integral part of staying healthy, particularly with chronic conditions. In these days of tight budgets and shrinking resources, it's important to know what type of help may be available.

– Suzanne Hoban is Executive Director of Family Health Partnership Clinic in Woodstock.

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