



*For you, your career, and your life*

Vol. III No. 4 Resident Assistance Program Newsletter December 2006

## When Patients Can't Afford the Care You Recommend

Most doctors never ask whether their patients can afford the medicine or treatment they recommend, says Richard J. Sagall, M.D. a family physician and president of the non-profit organization NeedyMeds ([www.needymeds.com](http://www.needymeds.com)). "It's an issue we always need to address. The important thing is to ask. Patients *want* us to ask. Doctors often don't have any idea what the drugs and treatment they prescribe will cost, but they need to know. Otherwise they're going to have treatment failures and they won't know why."

Doctors also shouldn't assume that just because a patient has insurance, their ability to pay is not an issue. Some patients' co-pays (for drugs or follow-up therapy, for example) may be more than they can afford.

Sagall points to recent studies that looked at medication underuse due to cost. Since patients with chronic illnesses often take multiple medications,

they are particularly susceptible to medication cost pressures. One recent survey found that 14 percent of heart failure patients with prescription drug coverage chose not to fill a medication prescription in the prior year because of the cost, and 25 percent of those with no medication coverage failed to fill one or more prescriptions. Similar rates were found among patients with diabetes and hypertension, and rates among individuals with low incomes are especially high.<sup>1</sup>

Encouraging patients to communicate about the cost of care is essential. Many patients think there is nothing their doctors can do, or they're embarrassed to talk about their personal financial situation. Sagall says he asks patients to report back to him if they discover they are unable to fill a medication prescription because of its high price. He'll then point them to other resources for help.

"Physicians should be able to direct patients to local and national resources including

*Professionalism means demonstrating respect, compassion and integrity in your work. That includes sensitivity and responsiveness to patients' culture, age, gender and disabilities, as well as their financial circumstances.*

*When you need some extra support to deal with the challenges and day-to-day stresses that go along with residency, the professionals at RAP can help. We offer counseling, coaching and referrals to resources that can help you excel as a physician.*

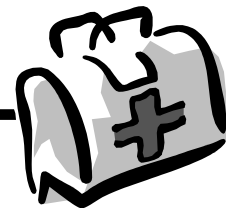
*Call us at 813-870-3344.*

**CONFIDENTIAL**

pharmaceutical assistance programs (PAPs)," he says.

According to Billy Tauzin, CEO and president of the Pharmaceutical Research and Manufacturers of America (PhRMA), PAPs sponsored by PhRMA member companies gave away more than \$4 billion

*Continued on next page*



You are not here merely to make a living. You are here in order to enable the world to live more amply, with greater vision, with a finer spirit of hope and achievement.

You are here to enrich the world, and you impoverish yourself if you forget the errand.

- Woodrow Wilson,  
28th President of the United States

<sup>1</sup> Cost-Related Medication Underuse: Do Patients With Chronic Illnesses Tell Their Doctors? John D. Piette, PhD; Michele Heisler, MD, MPA; Todd H. Wagner, PhD; Arch Intern Med. 2004;164:1749-1755.



## Money Matters

### Chronic Procrastination: Is There a Cure?

Why do people procrastinate when preparing for their financial future? Here's a look at some common reasons.

**Fear of bad decisions:** When it comes to making decisions – such as how much to invest, where to invest, and what to do with underperforming investments – there will always be the risk of making wrong choices. But even bad decisions can be more valuable than no decision at all because they present a learning opportunity.

**Lack of knowledge:** Many people don't feel confident enough in their financial knowledge to pick a suitable investment. Seeking professional guidance is one way to overcome this obstacle. A financial professional who focuses on your overall financial objectives can help you consider options that could have a substantial effect on your long-term financial situation.

**Poor time management:** The day-to-day demands of having a career, raising a family, and maintaining a home often take precedence over investment needs. One solution is to schedule regular appointments to review investment matters and progress made toward financial goals.

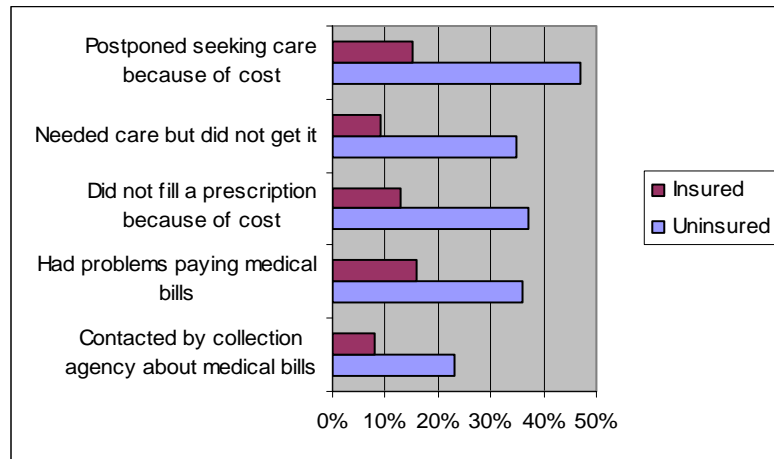
Time is one of the key ingredients to financial success, and procrastination can potentially cost you thousands of dollars. Squandering time is one mistake from which many people never recover.

*Julio C. Muniz, a Certified Financial Planner (CFP) and a Chartered Life Underwriter (CLU). Muniz and Associates, 813-258-0033  
www.munizandassociates.com*

### When patients can't afford treatment, *continued*

worth of drugs, filling more than 22 million prescriptions in 2004. "The PAP requirements change frequently, so the best place for finding current information is the Web," says Sagall. "Instead of doing all the work for their patients, doctors can explain where to find appropriate online resources. In my experience, most patients can access the Web, at home or work or through family members, friends or the public library. They just need to know that these programs exist."

#### Barriers to Health Care by Insurance Status, 2003



Barriers experienced by respondent or a member of their family in past 12 months. Source: Kaiser Family Foundation, Kaiser 2003 Health Insurance Survey

#### Additional resources

##### Hillsborough HealthCare

Call 813-272-5040 or 813-272-5555 to find the nearest eligibility determination and enrollment site.

##### National Council on Aging [www.ncoa.org]

In addition to a strong national lobby, NCOA local affiliates help elderly citizens access care options they might not be able to find on their own.

##### Medicaid [www.freequotesusa.com/medicaidqualify]

Info on this site summarizes the Medicaid eligibility requirements for all 50 states. There may be additional requirements from state to state.

##### Living With Illness [www.helpstartshere.org]

Resources from the National Association of Social Workers, including help for individuals with catastrophic illness/injury.

##### Prescription Drug Patient Assistance Programs (PAPs)

Many large pharmaceutical companies offer PAPs to assist qualifying individuals receive high-cost medications at reduced or no cost.

##### NeedyMeds [www.needymeds.com]

Non-profit organization established by Richard J. Sagall, MD and Libby Overly, MSW offers free online resources for locating PAPs and other programs for people who cannot afford medicine or health care costs.