

Diabetes can be a very expensive disease. It can become more expensive if the blood sugars remain elevated over time. However, Diabetes is very controllable by making good lifestyle changes and communicating with your healthcare team.

As new medications are approved by the FDA, they are usually more effective in controlling the disease, but can also cost a lot more than the older medications. It is important for the patient to communicate with their medical provider if cost is a prohibitive factor when changing their treatment plan. Providers don't necessarily know the cost of medications. That is determined by each individual plan within each insurance carrier. And these changes can change monthly. When a patient goes to the pharmacy to pick up a medication, the pharmacist will tell the patient how much the cost will be for each medication.

For patients who have V.A. benefits, they should explore how to get their medications through the V.A. , as the medications will be much less expensive.

For the patients who have commercial insurance (Blue Shield, Blue Cross, Aetna, etc) most new medications have a copay or savings card that the patient can activate and present to the pharmacy to decrease the cost of the medication. This cost savings occurs when the pharmaceutical company pays a portion of the medication for the patient. These cards are available at the doctor's office or online at the pharmaceutical company website.

For the Medicare patient, there is an annual deductible(\$360) that must be met out of pocket before Medicare will pay their portion of the medications. Once the deductible is met, there is a cap on how much of the cost of medications that Medicare will pay (i.e. \$3310). After this amount is met, the patient's portion of payment for medications will dramatically increase. Thus, the more non-generic medications you take, the sooner you will be in the coverage gap or "donut hole".

This is when patients get into trouble. If they can't afford the medication, they may stop taking them or only take them occasionally. It is very important that the patient tell their health care provider when they can no longer take the medications as prescribed. Make a phone call to your doctor's office to let them know.

There is also a Medicare Extra Help Program available by calling Social Security at 1-800-772-1213 or applying online at www.socialsecurity.gov/extrahelp.

For low-income Medicare patients, there are patient assistant programs, which can assist the patient to get their medications while in the coverage gap.

All this being said, the patient has to be as diligent as possible to eat smaller portions, control their portion of carbohydrate foods and eliminate sweets and sweet drinks. At the same time, every patient needs to find a way to move more every day. Physical activity is a very important component to help the body use the extra sugar and improve blood sugar control, and sometimes can replace one of the medications.

Susan Smith, Ph.D., CDE, is a nationally Certified Diabetes Educator (CDE) and a specialist in the field of diabetes since 1988. Since 2002 she has worked with patients individually through all of the internal medicine and family practice providers at Visalia Medical Clinic.
ssmith@vmchealth.com

