Handy Tips to Help You Make MS More Afforable

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Tips for Reducing Your MS Treatment Costs

Disease modifying drugs (or DMDs) will help to reduce the number of relapses a multiple sclerosis patient suffers, but since insurance rarely covers this class of medication, many patients are forced to decide between their health and their financial stability.

Since MS medication is typically a life-long addition to your daily routine, it's important to find ways to reduce your out-of-pocket costs in the long term: connect with savvy professionals, get your pharmacist on your side, and take control of your medication choices.

Why Are the Costs So High?

While there are 10 DMDs approved for the treatment of MS, any one of them will run you upwards of $5000 each month, which is simply not sustainable for most people. Unfortunately, several forces are behind the escalating cost of MS drugs, including:

- **Patient demand.** In some ways, pharmaceuticals are simply commodities. When a new, effective drug is introduced, it's going to be priced high because it has a lot of value to a lot of people. The drug companies make a lot of money as long as they're in demand – and they'll do what it takes to keep them in demand.
- **Research costs.** It takes ongoing research and development to improve upon the available MS drugs, and some of those costs are funneled into new breakthrough drugs rather than the old standards. In turn, some of what you pay is financing a new drug rather than the one you are purchasing.
- **Competition.** When a new drug is introduced, it has a valuable advantage: the patent will hold off generic brands for up to 10 years, which means it has a decade to pull in as much profit as possible. This means you'll have to pay whatever they ask until a cheaper option comes along.

Steps to More Affordable MS Treatments

Finding a private insurance plan can be near impossible when you have a pre-existing condition, and even if you have coverage there's a good chance you'll be stuck with high up-front costs. When your insurance falls short, look into these other ways to reduce your stress and financial strain:

- **Patient assistance programs.** Some people are eligible for patient assistance programs offered by drug makers or state governments. These can cover DMDs, but are generally geared toward people who are elderly, disabled or in severe financial need. You should be able to apply on the company's website, or else consult your doctor for more information on the process.
- **Off-label drugs.** Generic medications are always cheaper choices than name brand drugs. The popular DMD Copaxone is nearing the end of its patent protection, so competitors should be arriving soon. Some of your other symptom-controlling meds could come in a more affordable form, too: check your tiered

insurance plan to see where you might opt for a cheaper alternative.

- **Online tools.** One benefit to come from this popular dilemma is the growing number of online tools available to the patient. Sites like DestinationRX will let you compare prices of various MS drugs and help you manage all your current meds. Also, consider buying your medications from an online pharmacy, which can save you costs by eliminating the middle man.

Every MS sufferer knows that these “specialty drugs” are not merely welcome luxuries, they are the only way to halt the debilitating progress of the disease. Since there is no evidence that prices will drop anytime soon, each patient must find ways to balance their budget, take back some control and make MS more affordable – which can be challenging, but liberating as well.