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Managing the Cost of IBD

FAMILY FEATURES

A diagnosis like inflammatory bowel disease (IBD) means lifestyle changes throughout every aspect of life, including financially. IBD has many direct costs of care, like clinic visits, radiology studies, procedures and costly medications. There are also indirect costs such as missed work or school.

There are a number of resources that can help IBD patients manage the financial impact of the disease, many of which depend on the patient's stage of life. For example, young adults transitioning into the workforce and off their parents' insurance may find their needs quite different from older adults who are approaching Medicare eligibility.

Young Adults

Evaluate your IBD needs and select an affordable insurance plan.

When you turn 26, you age out of your parents' health insurance plan. Your options may include enrolling in a plan sponsored by your employer or your spouse's employer; purchasing a plan in the health insurance marketplace (you can enroll 60 days before you turn 26 and the timeframe ends 60 days after your birthday); purchasing insurance on the individual market; purchasing COBRA (a temporary health insurance plan that is extended under your parents' plan for up to 18 months); or going on Medicaid, if you're eligible.

To decide what's right for your situation, start by listing your current health care providers and health services. Review the insurance plan you are considering and check whether your current providers, medications and hospital are covered in the plan, and whether they are considered in-network (more cost-efficient) or out-of-network (higher out-of-pocket costs).

You'll want to weigh potential expenses, including the monthly premiums, deductibles, out-of-pocket maximums, copays and coinsurance, if applicable. Also be aware of the distinctions between medical and pharmacy coverage. This will give you a realistic picture of what you can expect to spend on a monthly and annual basis.

For assistance with your options, consider speaking with an insurance specialist or help center, such as the Crohn's & Colitis Foundation's IBD Help Center, which can help you review available plans and find one best suited for your needs.

Participate in a savings program. If you have the option of participating in a Health Savings or Flexible Spending Account, these personal savings programs can help pay your out-of-pocket costs. You contribute a certain amount of untaxed money to the account each year, which can be used toward expenses like prescriptions, deductibles, copayments and coinsurance.

Each program has distinct guidelines on factors, like payment and carrying over unused funds, so it's important to do thorough research before selecting a plan.

Enroll in manufacturer assistance programs. Depending on your specific circumstances, you may be eligible for assistance from your prescription manufacturers or lab testing companies. In addition to drug copay discount programs and pharmaceutical financial assistance programs, you might be able to access help to offset the cost of certain procedures.

Your health care provider or pharmacist may have information on available programs, or you can visit manufacturer websites and other resources like crohnscolitisfoundation.org/managingcosts.

Investigate grants, foundations, and other assistance programs. Other types of financial assistance are also available. Pharmaceutical companies, the Patient Advocate Foundation, and several other foundations offer college scholarships to IBD patients.

Older Adults

Purchase coordinated or supplemental Medicare insurance. As you approach the age of 65, you enter an enrollment period (3 months prior and 3 months after your birthday) when you are eligible to apply for Medicare, a federal health insurance program. In addition to original Medicare, you have the option of purchasing additional insurance for

added health care coverage and benefits, such as a Medicare Advantage Plan (Medicare Part C) or Medigap plan.

Enroll in federal and state savings programs. If you have or are eligible for Medicare Part A, and if you have limited income and resources, your state Medicaid program can help determine whether you qualify for one of the Medicare Savings Programs.

State Health Insurance Assistance Programs (sometimes referred to as SHIP programs) have different names in different states but all provide free one-on-one telephone counseling and advice services, personal face-to-face counseling sessions, public education programs and media presentations for assistance with Medicare programs (including Part D) and Medicaid.

If you have limited income and resources, you may qualify for help paying for prescription drugs. The Medicare Extra Help Program is for Medicare Part D recipients and recipients of both Medicare and Medicaid who have limited income and resources to help pay for prescription drugs.

Apply for financial aid through pharmaceutical companies. Another option, if you are eligible, is to enroll in financial assistance through the drug manufacturers. Funds are available from several manufacturers and non-profits to help patients cover copays and pay their out-of-pocket costs.

Pharmaceutical patient assistance programs are separate foundations set up by the drug manufacturers to provide financial assistance to people who cannot afford their medications. You need to demonstrate financial need when you apply for these programs.

While on private insurance, you may be able to use drug copay cards. The drug company will pay for a portion of the drug and the out-of-pocket cost to the patient is considerably lower. However, drug copay discount cards are generally no longer available to patients when they transition off private insurance onto Medicare.

Investigate grants, foundations and other assistance programs. Additional assistance may be available through other foundations. Find these and other resources to assist in planning your IBD medical expenses at crohnscolitisfoundation.org/managingcosts.

Lower Your Medical Costs

1. Compare prices and select in-network providers. Always ask if your labs and support team members (all providers, not just your gastroenterologist) are in network.
2. Not all pharmacies charge the same, so shop around. Online pharmacies can often be less expensive (for example, a 90-day supply can often be the same cost as a 30-day supply).
3. Check your bill. According to the Medical Billing Advocates of America, billing advocates and other health professionals estimate up to 80% of medical bills contain errors.
4. If insurance refuses to pay, talk to your healthcare provider about appealing the insurance company's denial.

