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The **HealthWell Foundation:** Helping People Get Their Prescriptions Filled

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Are Your Prescriptions Too Expensive Even After Health Insurance? **HealthWell** May Be Able to Help You

Although I am fortunate enough not to be taking any prescription medications right now, I know how much they can cost even with good health insurance coverage. There was a time several years ago when I was taking seven

prescription medications—two for depression and anxiety and five for cough variant asthma. I had a good health insurance plan, but even with co-insurance, filling those prescriptions amounted to over \$200 a month.

Fortunately, my husband and I were able to move from our moldy apartment to a house with wood floors. My cough variant asthma subsided to the point at which I no longer need medication. And I was eventually able to wean off the medications for depression and anxiety. I also gave up my expensive civilian health insurance and became a member of Tricare Prime, courtesy of my husband's service in the Army. That makes healthcare less expensive for me.

But what about you? Are you struggling with paying for your prescription medications? If you are, you're not alone. According to a June 2010 article in *Managed Care Magazine*, more and more Americans are abandoning their prescriptions at the pharmacy or refusing to get them filled in the first place. Healthcare costs are continuing to rise as more and more people are finding themselves unemployed or underemployed. Many people are having a hard time paying for basic necessities like food and housing. Expensive prescription drugs can seem easy to cut from the household budget when a family is just getting by.

Sometimes it's okay to skip a prescription medication. If, for instance, you have a mild acute illness and are reasonably healthy, you might get well without a trip to the pharmacy. But if you have a more serious, chronic illness like diabetes, heart disease, or cancer, not taking your medication may lead to an expensive trip to the hospital or worse. So what can you do if you have health insurance but your prescription drug costs are still too high? You might want to look into applying for assistance from the **HealthWell Foundation**.

What is the **HealthWell Foundation**?

The **HealthWell Foundation** is a non-profit organization that has been helping Americans with health

insurance more easily afford their co-payments, co-insurance, and premiums for important medical treatments. In business since 2003, the **HealthWell Foundation** helped over 45,000 Americans with their healthcare expenses in 2009.

According to its official Web site, the **HealthWell Foundation** helps people with certain health conditions pay for some or all of the expenses associated with prescription drugs. It also helps those who are eligible for health insurance but unable to afford the premiums pay for some or all of the medical portion of the health insurance premium.

How do I sign up?

First, go to the **HealthWell Foundation's** Web site to determine if you are eligible to sign up for their services. At this writing, the **HealthWell Foundation** only has funding to assist consumers with certain diseases. Look on their diseases page to see if your condition qualifies. Please note that the list of diseases covered is subject to change as funding sources are available. Your condition may not qualify now, but it might at a later date, so keep checking the list.

If you do have a condition supported by the **HealthWell Foundation**, you should fill out the application. The **HealthWell Foundation** does make an effort to help everyone who contacts them, but funding is limited. Your application will be considered based on your financial, medical, and insurance situation, as well as the cost of living in your area.

Remember that the Foundation can only provide assistance to people with certain diagnoses. You will be asked to provide information about your illness as well as verification from a doctor, nurse practitioner, or physician's assistant. You must be receiving care in the United States.

You must have some form of prescription drug insurance. The **HealthWell** Foundation does not consider prescription discount cards to be insurance. If you don't have prescription drug insurance, you may be referred to another program such as the patient assistance programs run by drug companies.

Your application will be considered on a first come, first served basis. At this writing, it usually takes between three and seven days to process a completed application. To expedite the process, make sure you provide the Foundation with all of the requested documents. The Foundation will send you a letter notifying you of their decision, so allow a few days for the mail.

What happens if I'm approved?

If your application is approved, your letter will tell you the amount of the award and explain how to access it. Keep in mind that your award may cover full or partial costs related to your out-of-pocket healthcare expenses. Again, the size of your award will depend on several factors, so be sure to complete your application thoroughly and provide any required documentation in a timely manner.

Awards typically last for twelve months, starting on the day of your enrollment. You must reapply each year.

Questions?

Check the **HealthWell Foundation's** Web site for more information about this program, or call its customer service line. Phone lines are open from 9:00am to 5:00pm Eastern time, Monday through Friday and are closed on federal holidays. The number is 1-800-675-8416; for best results, call before 10:00am on Wednesdays, Thursdays, or Fridays. You can also send an email to info@healthwellfoundation.org.

Want to donate?

If you'd like to help the **HealthWell Foundation** help others, it's very easy to do. You can make a secure, tax

deductible donation through their Web site, or you can help the **HealthWell Foundation** by selecting it as your charity of choice when you shop certain Web sites. See the official Web site for more information about how to do this.

Times are tough right now for a lot of people. At this writing, the **HealthWell Foundation** can't help everyone with a need; but it's sure nice to know they can help some people.

Sources

Silverman, Ed. (June 2010) "Increased Abandonment of Prescriptions Means Less Control of Chronic Conditions" *Managed Care Magazine*. Retrieved from <http://www.managedcaremag.com/archives/1006/1006.abandon.html>

www.healthwellfoundation.org

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