

# Getting Help Paying For Medications

Psychiatric medications are an important part of treatment for many people who live with a mental illness. They can improve symptoms and help promote recovery and wellness, but the price for medication can often be an obstacle. Luckily, there are some options you have for reducing the price of your medication.

## Health Insurance

Health insurance can help protect you from high medical costs. Health insurance provided through work, through a family member or privately purchased, may offer discounts on mental health medication. The Affordable Care Act (ACA) requires that your health plan cover mental health equally to other treatments—this is called **mental health parity**.

The ACA also puts into place comprehensive health insurance reforms that provide more choices, improve quality, lower costs and hold insurance companies more accountable. The act is designed to help you find health insurance that is affordable and offers comprehensive coverage, from doctors to medications to hospitalizations.

## Talk With Your Doctor/Practitioner

If you don't have insurance, inform your doctor/practitioner about trouble affording your medication and cost effective options for medications. They may be able to provide you with free samples for a period of time. It may also be possible to switch to a less expensive brand-name medication or the generic form of your medication.

## Prescription Assistance Programs

### Government Prescription Assistance Programs

- Many states and counties offer prescription assistance programs. Contact your NAMI State Organization and NAMI Affiliate for information about programs in your area.
  - [www.needhelppayingbills.com](http://www.needhelppayingbills.com) is a website that also lists state and local assistance programs that you may qualify for.
- Your state's **Medicaid** office may have information about prescription assistance and discount programs.
- If you participate in Medicare Part D and need financial assistance you may be qualified for the federal benefit program called Extra Help. The **Medicare Rights Center**—1-800-333-4114—can let you know if you qualify.



## Nonprofit Prescription Assistance Programs

- **NeedyMeds** helps people of all ages, with and without insurance, locate Patient Assistance Programs, free/low cost clinics, state programs and offers a free NeedyMeds Drug Discount Card. For more information, you may call their helpline at 800-503-6897.
- **Partnership for Prescription Assistance** helps qualifying people without prescription drug coverage get the medication they need for free or nearly free. They offer access to public and private programs, including pharmaceutical company programs.
- **RxAssist** helps individuals find information about free and low cost medication programs and other ways to manage your medication cost through their online Patient Assistance Program Center. They also provide a prescription discount card that patients may be able to use even if they have health insurance coverage.
- **RxHope** provides program descriptions and downloadable applications for prescription assistance programs for specific medications.
- **PatientAssistance.com** is a nonprofit site that offers money-saving offers such as printable coupons and a searchable database of available patient assistance programs.
- **GoodRx** allows you to compare drug prices from pharmacies in your area, including big pharmacy chains, local pharmacies and mail order companies.

