

MANAGING YOUR MONEY

Smart Ways To Save On Health Care

(NAPSA)—Even in challenging economic times, there are ways to save money on health care without sacrificing your family's well-being. Still, a Kaiser Family Foundation survey found that 53 percent of American households have cut back on health care due to cost concerns in the past year. One in five households surveyed also said they have not filled a prescription, and one in six said they have cut pills in half or skipped doses to make their prescriptions last longer—all in an effort to cut costs.

A Growing Problem

In the past year, the unemployment rate in the United States has risen by 3.4 percent, which by some estimates may result in more than 3 million additional Americans without health insurance. An estimated 45 million people in the U.S. already lack health care coverage, including more than 8 million children.

Many of these people may put their health on hold to focus on other immediate needs, such as paying bills or buying groceries for families. But doing so could represent a significant risk, particularly for many of the 11.4 million working-age people who suffer from at least one chronic disease.

Help Is Available

Fortunately, nearly 90 percent of uninsured Americans are now eligible for a program called Together Rx Access®, a free pre-



A prescription savings program could help make many medications more affordable.

scription savings program sponsored by many of the nation's leading pharmaceutical companies. The program recently expanded its eligibility levels to help even more uninsured individuals and families save on the medicines they need to stay healthy and to manage chronic conditions.

"Millions of individuals around the country have been impacted by job reductions, salary cuts or the loss of health benefits, specifically prescription coverage, adding to the already soaring uninsured population in the United States," said Roba Whiteley, executive director of Together Rx Access. "By expanding the program's income levels, the member companies are re-

sponding to the needs of hard-working Americans during these challenging times." Whiteley says this change will allow millions of additional people to benefit from the program.

The expanded income levels for which individuals are eligible for the Together Rx Access Card range from \$45,000 for a single person to \$90,000 for a family of four. In addition to meeting these income levels, individuals must be legal residents of the United States or Puerto Rico, have no public or private prescription coverage, and not qualify for Medicare, to be eligible for the Together Rx Access Card.

Savings vary depending on the particular drug purchased, amount purchased and the pharmacy used, but most cardholders generally save 25 to 40 percent on the brand-name prescription products in the program. Savings are also available on thousands of generics. Medicines include those used to treat cancer, high cholesterol, diabetes, heart disease, depression, asthma and many other common conditions. The Together Rx Access Card is free to get and free to use.

To learn more, visit Together RxAccess.com or call (800) 966-0407. The Web site, available in English and Spanish, also provides the list of medicines and the participating pharmacies.

For more information, visit www.TogetherRxAccess.com.