Getting Your Prescription Medications on the Road – An Rx for RVers

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Obtaining prescription medications is a real concern for many RVers, especially those considering full-time travel around the country. Many ask, "How can I get my medications while we're on the road? I have a chronic condition and can't be without them!"

Fortunately, there are several ways to get necessary prescription medications even when you move frequently on your long-term travels. But, there are also several important caveats to keep in mind. And remember, anything you're reading here, or elsewhere, is not a substitute for professional healthcare provider guidance and your own responsibility to know the regulations pertaining to your individual medications.



So, let's dive in...

Transferring Prescriptions Among States and Some Restrictions

As you can imagine, prescription medications, especially highly regulated controlled substances, such as those containing narcotics, can't be obtained around the country just willy-nilly. On a Federal level in the U.S., your prescription medications are regulated by the

Controlled Substances Act <u>(Title 21 CFR 1306 – Prescriptions)</u> governing Schedule I, II, III, IV and V drugs. There are pages and pages of regulations, but we'll save you from all that. Let's just focus on the typical aspects that most full-time or long-term RV travelers may face.

It is important to understand that Schedule II controlled substances, typically containing powerful and highly addictive narcotics (think strong painkillers and some psychiatric medications), cannot be refilled. These drugs are strictly limited in quantity and require an original signed written prescription to be dispensed.

However, Federal regulations do allow your prescribing health care provider to give you separate Schedule II prescriptions that can equal up to a 90-day supply, under specific conditions. One of those conditions is that each additional prescription must be dated as to the earliest time it can be filled. And, any pharmacy cannot alter that timing to dispense them earlier. Depending on your medication needs, you may be able to have your health care provider give you a set of these separate prescriptions up front to get you through three months at a time while traveling.

Also keep in mind that prescribing regulations in some individual states are even more strict than the Federal regulations, sometimes restricting Schedule II drug quantities to only 3-7 days. A few states have 14-day quantity maximums. Ideally, your prescribing provider can navigate through these varying restrictions for you. <u>(CDC Prescription Drug Time and Dosage Limit Laws)</u>

Schedule III to V controlled substances medications have somewhat less restrictions, allowing up to five refills (in a 6-month period) and pharmacies can accept either oral (calledin) or facsimile copies of prescriptions. These are much easier for the traveling RVer. Often, you can ask your healthcare provider in your home or domicile state to easily call-in or electronically transfer your prescription(s) to a convenient retail pharmacy near you. Okay, now that we've covered a few of the pesky regulatory restrictions, let's look at options for getting your medications all over our beautiful country!



National Pharmacy Chain Options

National pharmacy chains are great options for your medication needs. There are national pharmacy chains with thousands of locations throughout every U.S. state and even some U.S. territories. They are convenient because they maintain centralized databases that can make transferring prescriptions from one of their locations to others near you fairly quick and easy. Some can even be done via their own proprietary online portals. The largest and most popular of these pharmacies are:

CVS - 9,898 locations*

Walgreens - 8,925 locations*

Walmart - 4,667 locations*

Rite Aid – 2,387 locations*(*as of the beginning of 2022)

Generally, in the case of remaining refills, you can simply call the local pharmacy location and ask them to transfer your refill from your home or domicile state pharmacy. Sometimes, for both refills and new prescriptions, you can ask your healthcare provider to call-in your prescription(s) directly to the pharmacy of your choosing.

Tip: Before making these Rx transfer requests, have all information written down in front of you: medication name, dosage, quantity, prescribing provider, and the name, address and phone number of the pharmacy that you want your prescription transferred from or to.

Mail Order and Pharmacy Benefit Manager (PBMs) Options

Your health insurance plan will have a contract with a Pharmacy Benefit Manager (PBM) that manages all prescription medications covered under the plan. Some well-known PBMs are ExpressScripts, CVSCaremark, and OptumRx. Along with Federal and State regulations, your health insurance plan will also have their own rules and restrictions on what they will cover, maximum quantities, and limits on refills. You'll want to have a good understanding of your plan's rules before you hit the road.

A helpful service of your plan's PBM is the ability to obtain mail-order delivery of higher initial quantities and refills, typically on an automated schedule and for lower copays. An example is being able to get a 90-day supply for the price of two copays versus three copays at a retail pharmacy for each 30-day supply. This can be a great option for maintenance medications for chronic conditions.

Your health plan's PBM may have an online portal or phone app on which you can manage your mail-order medications, making it convenient to schedule deliveries to addresses that you specify. Alternatively, you may have your medications sent to a mail forwarding company with which you have an account for your on-the-road snail-mail management needs. You can then have them forward your medications to you at any location you choose.

Tip: Be very careful with your timing! Plan ahead. Make sure that you order your prescriptions, and schedule them for mailing, well in advance so that you don't miss them in your travels. Having your needed medications arrive at your camping location the day after you've left and are now 200 miles away can be a disaster!



TeleHealth Options

TeleHealth can be another convenient option! Most health insurance plans provide for virtual doctor visits at no charge. For relatively common conditions, such as minor infections, UTI's, allergies, colds and flu, sore throats, pink eye, etc., you can see a provider online and they will generally call-in needed prescriptions for you. Sometimes refills can be obtained this way, as well.

A year ago, during our full-time RV travels, I got a rash on my foot down in the Florida Everglades that itched so bad it made me want to cut my own foot off! While sitting in our RV at a county campground in Central Florida, I logged into the Teladoc service provided for free by our BC/BS plan. The doctor consulted with me through video, took a look at my foot rash through our laptop's camera, and called in a prescription for a cream treatment. I hightailed it to the nearest Walgreens pharmacy, slathered on the cream, and within 24 hours I had relief!

Urgent Care/Walk-In Clinics

Your nearest urgent care or walk-in clinic can be another good resource for getting prescribed medications for emergent conditions or chronic issues. They will often treat you and call-in, or electronically send, prescriptions to the nearest pharmacy of your choosing.

Tip: Be careful where you go as urgent care centers attached to hospitals/medical centers may be significantly more expensive than stand-alone private clinics. Also, check with your health insurance plan to ensure clinics are in the network.



South of The Border – Mexico "Rx Tourism"

What?! Cross the border and bring back meds?! Yes, but with significant precautions! Dental, optical, and pharmacy "tourism" by U.S. and Canadian residents is quite popular just over the border in Mexico in several locations.

At the many pharmacies in towns such as Los Algodones, Mexico (20 minutes from Yuma, Arizona), you can purchase common medications either with a U.S. doctor's prescription, a Mexico doctor's prescription, or in many cases no prescription at all! There are a few caveats, however, and in this writer's opinion medications from across the border aren't necessarily your best option:

- The medications in Mexico aren't known for guaranteed quality. One American university study showed that many can be of lesser efficacy with lower USP ingredient amounts than U.S. standards, or even completely counterfeit with none of the claimed label ingredients.
- Prices can vary greatly from pharmacy to pharmacy, so shop around, but be mindful of the old adage, "You get what you pay for."
- The prices of medications in Mexico don't always compete with your U.S. health plan copays or prices through discount programs like GoodRx.
- There are several restrictions on what types of medications you'll be able to bring back. The Diversion Control Division of the U.S. Department of Justice publishes an 18-page "List of Controlled Substances" (Controlled Substances by Schedule and Alphabetical), of drugs that you cannot bring back across the border. It's important to check this list if you intend to shop for medications in Mexico.
- The U.S. Government also limits you to a 90-day supply of medications *that you use personally*. So, you can't bring back medications for someone else. At the border, U.S. agents will ask you to declare all items, including medications, and will look at them and question you about them. Be prepared.

Tips for Staying on Top of Your RV Travel Prescription Needs

- Make a list of your Rx medications, dosages and expiration dates. Keep it updated and in a safe place.
- Check with your regular doctor about her/his ability to renew and issue refills wherever you may be on your travels. Explain your RVing travel needs and ask if she/he will work with you.
- Establish a relationship with a doctor or medical clinic in your domicile state if you've changed your legal residence.
- Clearly understand which of your Rx's may not be able to be refilled without an original, signed prescriptions (e.g. Schedule II DEA restricted meds).
- Check with your health insurance plan regarding quantity and refill limits.
- Try to use the same pharmacy chain for consistency and ease of transferring prescriptions.
- Compare copay costs between your health insurance plan and membership discount programs such as GoodRx.
- Always keep your properly labeled Rx containers, even if you transfer medications into 7-day pill boxes or other med management containers. (While rare, some states make it illegal to carry prescription medications in anything other than the original, labeled containers.)
- Plan Ahead! Always be looking ahead to know how long your current prescription quantities will last. Give yourself plenty of time to arrange for refills at your next locations.

As you see, it is indeed possible to RV-travel the country full-time, or for long part-time periods, and maintain necessary prescription medication regimens. It just takes pre-planning, careful research, some logistical organization and timing, and the ability to foresee your needs throughout your trip routes.

How do you get your prescription medications on your travels? What difficulties have you encountered? We'd love to hear your experiences!

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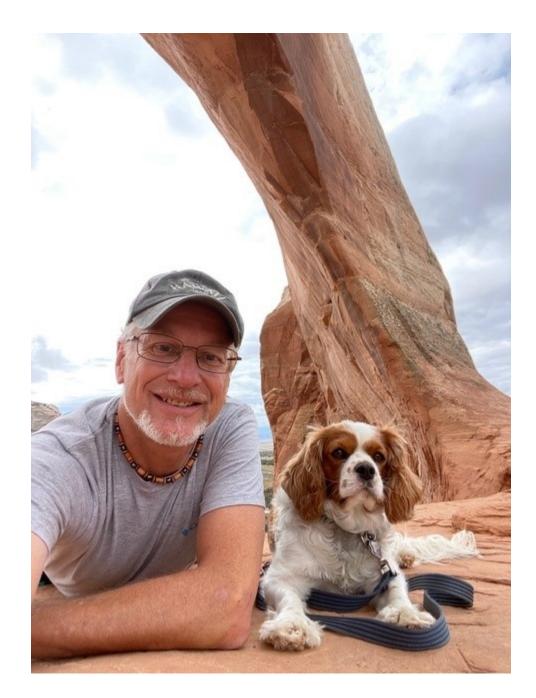
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