

Medical Tips and Resources

Health Insurance Benefits and Managing Medical Expenses

Health insurance plans can be confusing and overwhelming. Finding adequate and complete health care options for your caree may be difficult. It is difficult to know what to look for, what to ask for, or what you and your caree may need.

Long Term Healthcare Insurance

Long-Term healthcare insurance may be available as a supplement to the primary insurance. Contact your caree's primary health insurance company to see if this is an option

- 5 facts you should know about Long term Healthcare Insurance from [AARP](#)
- Learn about Long-term care costs & options from [Fidelity](#)
- A caregiver's guide to Long-Term Care Insurance [Caring.com](#)
- [Long-Term Care Insurance Information | USAA](#)
- [American Association of Long-Term Health Care](#)
- [Long-Term Care Insurance \(Florida\)- Humana](#)
- Federal Long Term Care Insurance Program (FLTCIP)- [United States of Personnel Management](#)

Short Term Healthcare Insurance

ShortTermHealthInsurance.com has great information to help you in selecting the best coverage for you.

Supplemental Insurance

Aflac is not health insurance, however [Aflac](#) may be able to assist you with supplemental insurance such as Aflac provides supplemental insurance to help pay out-of-pocket expenses your major medical insurance doesn't cover.

Medication Cost Reduction

There are many options to reduce the cost of your medication prescriptions. Review the patient's insurance plan. Ask the doctor about prescribing the generic brand of the medication. Ask your pharmacist about discount prescription options.

Some insurance plans have Flexible Spending Accounts (FSA) or Health Savings Account (HSA). Both plans can be used throughout the year on qualified medical, dental, and vision or qualified dependent care expenses — reducing out-of-pocket costs. The great advantage is items can be bought from merchants such as Walgreens, CVS, Amazon, and Wal-Mart. We would advise you to check with your healthcare provider to see if you qualify for the FSA or HSA. Both plans can be used throughout the year on qualified medical, dental, and vision or qualified dependent care expenses — reducing out-of-pocket costs.

For a full list of eligible items, you can visit your health insurer's website, the [FSA store](#), or the [HSA store](#).

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There are other great tools offered below to assist you in cutting cost:

- GoodRX
 - GoodRx can assist with pharmacy prescription discounts.
- Walgreens
 - Get discounts and reduced costs on prescription drugs at Walgreens. Find Rx coverage options if you lost insurance benefits due to the impact of coronavirus. CVS
- CVS
 - CVS Caremark provides convenient access to retail and mail service delivery options to help ensure you receive the prescriptions you need. The price of the medication will depend.
- AARP
 - When you use your free Rx discount card at Walgreens Pharmacy, a participating retail pharmacy of AARP Prescription Discounts provided by OptumRx®, you can save on all FDA-approved medications. Anyone can use this free discount program, but AARP members save even more and receive additional benefits.

Medical Supplies Expense Reduction

Over-the-Counter (OTC) benefits associated with you or your caree's insurance plan can provide some of the products needed. Speak with the social worker assigned to your caree. There may be an Over-the-Counter (OTC) feature of their insurance where monthly, you are allotted a pre-determined allowance to buy items such as first aid kits, vitamins, compression tights, blood pressure machines, medication organizers. However, use this wisely as if you go over the allowance, the overage will have to be paid via personal expenses. Also, shop around as sometimes an item may be more expensive in the OTC booklet than purchasing it from your local store.

Medication Questions for the Doctor and/or Pharmacist

If you are taking multiple medications, you can ask:

- Are there any dual medications that can be taken to reduce the number of prescriptions?
- Can the generic versions of medications be prescribed as opposed to brand-name medications? Are there ways I can save money on my prescriptions?

Questions for the Social Worker

Hospital stays and medical care services can be expensive. Here are some important questions to ask:

- Do I qualify for assistance based on my income?
- Are there any payment plan options?