

Finally...Affordable Prescription Medication without Insurance.

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By Garin Clark

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If you are like many Americans, you are without health insurance. And the ranks of the uninsured are growing. According to the National Coalition on Health Care (NCHC), the number of uninsured was a record breaking 45 million in 2003. The growing number of uninsured is in large part being driven by individuals abandoning the corporate life to pursue their dreams as entrepreneurs and small business owners.

Unfortunately, this trend comes at a time when more and more medications are available to help treat the serious (and the not so serious) illnesses that many of us face today. But as you probably already know, without health insurance coverage, the prescription medications that you need are oftentimes too far out of reach; they are simply too expensive!

To make matters worse, most prescription medications cost far more in the United States than they do in other industrialized nations. These cost differences in conjunction with the fact that so many Americans do not have prescription medication coverage have spurred a national dialogue and heated debate. Despite these discussions, the needed regulatory changes have not materialized. Thus, the uninsured are left feeling that no affordable prescription coverage options exist.

Don't Give Up Hope: There Are Options!

Fortunately, however, you are not without options. In fact, it is likely that you can afford the medications that you need. How, you ask, is this possible? Well, read on!

There are two primary ways you can afford or save money on your prescription medication. They include participating in one of the many (National, State, and Pharmaceutical) assistance programs and/or purchasing your medication from pharmacies located outside of the U.S.

Assistance Programs: Save From 25% to 100%!

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Most persons are not aware that there are hundreds of programs available that provide either discounted or even free prescription medications to eligible US citizens. In fact, there are over thirty different national programs, virtually every state in the U.S. offers some sort of prescription medication assistance, and there are more than 250 different assistance programs offered by the many domestic and foreign pharmaceutical companies.

As you can probably guess, navigating the many programs to find the one that best fits your needs can be difficult. Each program has different eligibility requirements, application requirements, etc. However, the work required to take advantage of the program that best fits your needs will likely pay off. If you are eligible for assistance through one these programs, you can expect to save from 25% to 100% on the cost of your prescription medication. Savings like that are hard to ignore. And luckily, there are powerful tools available to help you find the program that is best for you.

Purchasing Your Medication from Pharmacies outside the US

Assuming that you don't qualify for an assistance program, there is always the option of purchasing your medication from pharmacies located outside the US. While there are many pharmacies in many different countries that are willing to sell to US consumers, the best option is Canada. Why? The answer is twofold. First, buying from Canada is safer. The Canadian equivalent of the FDA, Health Canada, is stricter than the FDA (and other countries' regulatory agencies) in its approval of new drugs. Second, Canadian pharmacies, on average, can sell medications for far less than pharmacies in the U.S. and other countries. They can do so for the following reasons:

Federal Patented Medicine Prices Review Board (PMPRB) regulates medications that are under patent. The PMRB dictates the maximum prices that can be charged in Canada for patented drugs.

Health insurers, such as the provincial drug benefit plans, negotiate with the major pharmaceuticals to secure more favorable pricing on the medications that they cover.

On average your \$1 will buy you approximately \$1.40 to \$1.60 in medication from Canada.

Health Canada is much quicker to approve generic versions of patented medication. The result is generic medications, which always cost less than patented medications, are available sooner in Canada.

Although there are many Canadian pharmacies, there are only a select few that you will want to buy from. Just like in the US, there are plenty of people willing to rip you off. And where your health is concerned, you do not want to take a chance. As a result, navigating the Canadian pharmacy option can be confusing and difficult. Luckily, as with the assistance programs, there are powerful tools available to help you find the pharmacy that is best for you.

It's Simple to Start Saving

Just because you don't have health insurance doesn't mean that you can't afford the medication that you need. The many assistance programs available to US citizens combined with the viable option of

buying your prescription medication from Canada present the uninsured with the ability to purchase the medication that they need. Visit

to learn more about the tools available to help you

afford your prescription medication.

The author, Garin Clark, is a co-founder of O2M Marketing. O2M is committed to delivering solutions to the marketplace that improve the lives of entrepreneurs while attempting to address some of the major social issues affecting us all. **Email:**

The Truth About Medication Insurances: Revealed!

By Nashville

The Truth About Medication Insurances: Revealed! by Nashville

Having different sorts of insurances have become so important to all of us. In fact, many people insure their most cherished possessions such as cars, houses and a lot more. Also, others even insure their treasured body parts for large amounts of money. The good thing about insurance plans is that they pay for a portion of the total expenses for the damages incurred during accidents or any other unexpected circumstances. The remaining amount shall be taken cared of by the patient.

In Pennsylvania, many of the senior citizens are entitled for a prescription drug program called PACE/PACENET. It provides comprehensive prescription coverage to older Pennsylvanians to cover the cost of their medications that require prescriptions including insulin, syringes and insulin needles. However, these programs don't cover over-the-counter medicines, medical equipment or doctor, hospital, dental or vision services. More so, there are no monthly fees charged to people who enroll in these programs. Low cost medication insurance coverage is also available through the adultBasic Insurance program. This program offers basic insurance benefits to uninsured, low-income individuals between the ages of 19 and 64 with benefits such as preventive care, physician services, inpatient hospitalization/outpatient services, diagnosis and treatment of illness or injury, and emergency accident and medical care.

Insurance companies don't use your doctor's notes and records on deciding if they'll or they'll not cover the cost of medications. Actually, they could. But no, instead they oblige your doctor to fill out and submit for their review a special "medication pre-authorization form". Complete information is what your insurance company wants on these extra forms. They need a listing from your doctor or someone in your doctor's office of all the medications that you've tried, description of the results of these medications, description of your medical condition and diagnosis, and an explanation why the prescribed medication is necessary. After all these things are done and after copying this information from your doctor's notes onto your insurance company's special form, you are not still guaranteed if your insurance company will pay for the medications. Quite ambiguous, right?

Indeed, medication insurances are on the rise and there's no exception to the rules. However, the

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biggest problem that most of the ill and disabled individuals face is their ability to sustain the expenses for their medications. This has been one of the foremost reasons why they have no chance of survival; they all face their sudden deaths rather. It may be a necessity, but its high costs don't have to be. Affordable medication insurance is increasingly harder to find. More so, it's difficult to look for an insurance company that offers affordable medication insurance prices.

The Truth About Medication Insurances: Revealed!

Everyone Wants An Affordable Health Insurance

Getting Affordable Health Insurance – Get Your Priorities Right

Choosing Affordable Health Insurance For Children

Risks To Avoid When Buying Medications From On–line Pharmacies

Natural Pain Management

Understanding Acne: Causes, Cures and Myths

Starting a Successful Retail Business

14 Profitable eBooks

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