

PAYING FOR RX DRUGS DURING A LABOR DISPUTE

Paying for prescription drugs during a labor dispute is a significant challenge that many USW members face. The USW Emergency Medical Program does not provide prescription drug coverage so striking and locked out members and their families who take prescription drugs will need to research other options for paying for medications. If you or a family member need brand name or specialty medications, you will probably need to elect COBRA.

EVERYONE'S SITUATION IS DIFFERENT BUT HERE ARE SOME WAYS USW MEMBERS INVOLVED IN WORK STOPPAGES HAVE PAID FOR PRESCRIPTION MEDICATIONS:

- If possible, **refill your medications before your insurance lapses.** Many pharmacies allow patients to get a 90-day supply of medications when refilling.
- **Choose generic medications where possible.** Generic medications may cost as little as \$2 per month. Ask your pharmacist how much your medication would cost if you were paying cash.
- Talk to your doctor. Many doctors' offices get **free samples** from pharmaceutical companies and have a supply of many medications at their offices.
- **Union Plus offers a free discount prescription card for union members.** Visit www.UnionPlus.org/RXcard to sign up for your prescription card and save 15% to 60% on name brand prescriptions. You can print a discount card and also get price estimates for brand name drugs.
- Explore other health insurance options. If you need expensive prescriptions and cannot get them anywhere else, you may need to elect COBRA, choose to purchase coverage on the ACA Exchange at www.Healthcare.gov, or you may be eligible for Medicaid.
- The **Partnership for Prescription Assistance** (www.pparx.org) and the **RxAssist Prescription Drug Program** (www.RxAssist.org) offer free or low-cost prescription medications to people without prescription drug coverage. Search the name of your brand name drug to see what discounts are available.

