

IC Patients Share Their Money Saving Strategies

by Stacey Shannon

With talk of recession, increasing unemployment rates and soaring prices for everything from gasoline to milk, ICers are facing the same concerns as the rest of America, yet with a painful – and often expensive – health condition to boot.

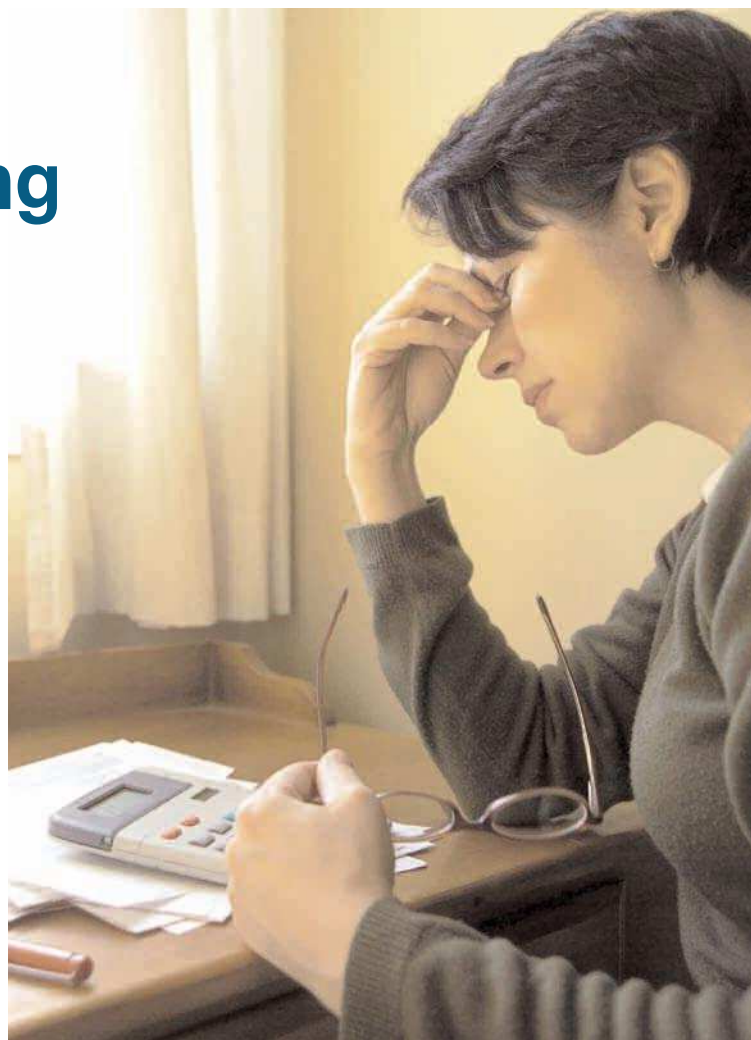
The outlook may seem grim to some, but hope can be found. For years, patients have been finding ways to save money to make ends meet. Experts say that a little planning can help even the most strained budget, no matter what is happening with the economy.

Saving on medical bills

A study presented at the American Urological Association meeting in May 2005 found the medical costs of IC patients were more than double those for people without IC. The study, which was commissioned by the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK) and called the Urologic Diseases in America (UDA), also found that younger patients tended to have higher medical costs – most likely because they were undergoing more diagnostic testing.

With the statistics backing up what many IC patients know, patients have looked for and found ways to save on medical care. Lisa Thomas*, a 58-year-old Tennessee resident who was diagnosed with IC in August 2004, said communicating with her doctor is important.

“Make sure your doctor knows how much it is costing you, and ask him to help you cut the cost,” she said. *“I have found out over the years that most doctors don’t have a clue when it comes to cost of what they prescribe, but they are very willing to help cut costs.”*



Many hospitals are willing to give patients discounts for paying in full. And those without insurance can ask for a discount as if they had insurance – many times receiving some sort of discount on their care.

Thomas also mentioned that patients with health insurance should look for a doctor within the insurance’s network in order to save themselves money. Tina McGregor, a 39-year-old California teacher who was diagnosed with IC in the fall of 2003, couldn’t agree more. While she always stays within network for her regular physicians, she found that checking on hospital staff is also important.

When she needed to visit the emergency room a couple of years ago, she called her health insurance company ahead of time to make sure the visit would be approved and the hospital just a half block from her house would be approved. The company said yes to everything, so

McGregor went off for treatment. When she got her bill, everything was covered by her insurance, except for the doctor she saw in the ER – he was out of network.

McGregor ended up paying his fee out of pocket after much stress. The hospital said the patient is responsible to check if the doctors are in network as well. McGregor then called other hospitals in her area so she’d know where to go in the future to be completely covered.

“So now if I need to go to the ER, I have somebody drive me 25 minutes from here...to a hospital in a not-so-great neighborhood,” she said.

Going to a doctor who doesn’t accept insurance is something else McGregor won’t do. She had a bad experience with a holistic doctor a couple of years ago and ended up having to pay \$3,000 out of pocket for unhelpful visits. The doctor later had her license suspended. McGregor pointed out that insur-

ance can actually help protect patients in more than financial ways.

“Insurance may be a hassle,” she said. “But, it does provide an extra set of eyes watching, and it does keep the cost reasonable.”

And whether a patient has insurance or not, she should always check her medical bills, according to Gary Foreman, editor of The Dollar Stretcher, a print newsletter designed to help people “live better for less.” He suggested asking for a detailed bill.

“The amount of errors that we hear about is amazing,” Foreman said. “Don’t be surprised if you’re billed for something you didn’t use or things you couldn’t possibly use.”

He also mentioned that communicating with a medical provider about what you can pay is vital.

“We’ve found that hospitals and doctors are willing to work with you in terms of payment plans,” he said. “There is a whole lot more flexibility than people generally know.”

Cate Williams, vice president of financial literacy for Money Management International, said that payment plans are often a good idea for a patient with large or ongoing medical expenses. If paying a medical bill in full would drain a patient’s account, then the patient is usually better off with a payment plan instead.

“It takes an awfully long time to save money,” Williams said. “We’ve got to strike a balance between making those payments and always having some kind of reserve.”

Saving on medicine

It’s no secret that prescription drugs can get expensive; a little careful planning can help defray some of the cost for many IC patients. Thomas said one of the best things she’s done is figure out what her health insurance covers and how they will cover it.

“I made sure I understood how the prescription needed to be written so that everything was covered,” she said. “I asked for the prescription to be written for generic.”

She also checked to see if durable supplies are covered by her policy and then worked to find a durable

supplies provider who worked with her insurance and who she could trust. Her research paid off because her provider even sells her equipment at his cost.

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McGregor has also found ways to save money on her prescriptions, though it hasn’t been an easy road. While she found in-network pharmacies to supply her oral medications, finding an in-network pharmacy to cover all her at-home instillation supplies was tricky.

After taking two days off work to call the 200 pharmacies in her network to ask whether they carried the supplies she needed, McGregor said she called her insurance company in tears. The company advised her, off the record, to request a case manager nurse by saying that her care was being delayed. She got things on track after that and now has a pharmacy to provide her durable supplies.

When it comes to oral medicines, Foreman suggested comparison shopping between pharmacies to find the best prices. He also encouraged patients to look for discounts by purchasing medicine through their insurance company, which is often discounted. McGregor has found that to be the case.

“I don’t get my medicines at a local pharmacy,” she said of her ongoing prescriptions. “I get them through the formulary for the insurance company.”

Doing that saves her money. Another option for patients is to take a look at generic prescriptions available. Some major pharmacies,

such as Wal-Mart and Target, offer common medicines for around \$4. Sometimes changing a dosage slightly can result in a huge discount in the prescription. Discounts are also frequently available. Wal-Green’s offers a prescription discount card for customers without prescription coverage, and being an AAA member can also provide prescription discounts.

Taking advantage of medical-related savings plans through an employer can help defray expenses as well. McGregor participates in what is called a Section 125 plan in California. These plans are also known as Flexible Spending Accounts. Whatever the name, these accounts allow employees to designate an amount of money the employer will take out before taxes and put aside for medical expenses. The account doesn’t roll over from one year to the next, so anticipating costs is crucial.

“I can use that [money] for anything I need, whether it’s over-the-counter medicines, co-pays or eyeglasses,” McGregor said. “That saves me 30 percent if I’m in a 30 percent tax bracket [since it comes out before taxes].”

Saving money on groceries

Along with medical expenses, food expenses are another major budget issue for any family. And for ICers with specialized diets saving money at the grocery store can be a challenge.

Foreman said that most families spend about 20 percent of their income on food, both groceries and

A variety of resources are available online to help with budgeting, financial planning and saving money. Check the following sites for more information:

www.moneymanagement.org
www.stretcher.com
www.bankrate.com
www.msnmoney.com
www.mygrocerydeals.com
www.practicalmoneyskills.com
www.ic-network.com/drugassistance

dining out. He pointed out that most people make purchasing decisions about food on a daily basis and don't always realize it.

"You make so many of those decisions that you can incorporate subtle changes that won't affect the quality of your life but will make a big difference in the amount you spend on groceries," he said.

If used consistently, a price book can help reduce a family's grocery bill by up to 25 percent, according to Foreman. He suggested using a three-ring binder or notebook with frequently purchased items listed on their own page. The notebook can then be used to track prices for the same item across stores. He said to record the amount or weight along with the price.

"You can then determine if there is actually a good sale," he said. *"When it is a good sale, you can stock up."*

Another way to save money on food is by utilizing the freezer. Foreman said that many recipes adapt well to being prepared and frozen to be eaten later. He recommends cooking the dish until it's about 2/3 to 3/4 done and then freezing it to avoid overcooking. Having frozen meals on hand that are healthy will help avoid more frequent trips to the local drive-thru.

"Using the freezer that way can make a huge difference in your food bills and save you quite a bit of time and food," Foreman said, pointing out that Americans waste approximately 30% of groceries they purchase by letting them spoil or throwing them out.

As a single person without a roommate, McGregor said cooking in batches and freezing meals works well for her. She started paying particular attention to cutting expenses after a strike a year ago left her with-

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out her income for a month. And while she doesn't go through enough food to buy it in bulk, she has found that Costco works well for buying other items, such as Zip-Loc bags and napkins, in larger and more economic quantities.

Like many ICers, McGregor said one of her biggest grocery challenges is the higher cost for the foods she can eat.

"My grocery budget sucks," she said. *"It's probably double what I used to spend before IC."*

While organic and preservative-free foods tend to cost more, Foreman said saving money is still possible. He suggested shopping farmer's markets for fresh produce. Going to an actual farm can also work. Many times farmers are willing to sell items to individuals if asked.

"The main trick is to stay out of your grocery store," he said. *"That's where you're going to pay premium prices for anything marked organic."*

Other tips from Foreman include buying produce in season, splitting the cost of buying special items in bulk with another family or planting a garden.

McGregor has found that using coupons and shopping sales also helps her save money on groceries and other items.

Making a budget

While saving money when possible is good for any budget, actually sitting down and making a budget will help keep families afloat during difficult financial times – whether personally or nationally.

McGregor said she's used a variety of resources to help her make a budget that fits her life. She's a fan of www.oprah.com and the budgeting resources on that site. The "Debt Diet" section of that Web site provides a budget worksheet she's found helpful.

"I make a budget in terms of what I expect to spend monthly on expenses," she said. *"And then I portion exactly what I need for different categories. That works pretty well for me."*

A few books have helped her as well, including "Your Money or Your Life" by Joe Dominguez and Vicki Robin and "The Five Lessons a Millionaire Taught Me About Life

and Wealth" by Richard Paul Evans.

Williams said making a budget is definitely the way to go, but it needs to be practical.

"Everybody needs to be realistic in how they approach their cost cutting," she said. *"If it's not realistic, it won't be long lasting, it won't work and they'll be disappointed."*

She suggested making small changes that are easier to implement, such as shopping with a grocery list and meal plan, evaluating magazine subscriptions and cutting back on meals out.

Foreman agreed that making a budget is the way to go. He said many people don't take the time to plan their financial lives, which can cause problems to get worse. *"You need to know what your expenses are,"* Foreman said.

For ICers, those expenses include medical costs as well that need to be budgeted. Foreman said most families can afford a home that is 35 to 40 percent of their income. However, if 5 percent of income is spent on medical, then patients should know where they're going to make up that extra percentage. It can mean driving an older car or buying a smaller house.

When it comes to making a budget, Foreman and Williams agreed that simple is best. Both mentioned that a wide variety of budget planning resources are available on the Internet.

"Don't make [your budget] too complicated," Foreman said. *"You want something that doesn't take 10 hours a week to input the data and analyze. Keep it as simple as you possibly can."*

Cutting overall costs

Once a budget is in place, then a family can more easily see areas in which they can save even more money. Often cutting costs is just a matter of planning a bit better.

"Sometimes what I'm really guilty of [is] when I need something, I jump in the car and go get it," Williams said. *"The gas and the miles add up."*

She suggested combining errands as much as possible, which would save time and money. Less time in the car means less gas, less wear and tear on the vehicle and less risk of

being in a costly accident.

Speaking of accidents, Williams also said reviewing insurance policies is a good idea. Make sure the policy is up-to-date and covers only what is needed.

Another way to actually add money to a budget is by cutting clutter and selling items. Williams said her young adult daughter recently sold some of her childhood items. Web sites like eBay are ideal for this as is a rummage sale.

"If you do sell something, add that to a monthly payment to reduce some debt or put it in savings," Williams said.

Avoiding credit card debt is another way to get ahead financially. With the average American family carrying \$8,000 in credit card debt, dealing with this issue is a big one. Williams suggested starting small here, too. Even just paying an additional \$5 a month slowly makes progress and gives consumers a good feeling.

"A credit card isn't an extension of your income," she said.

McGregor works to avoid credit card debt as much as possible. In

order to make sure she can pay off her bill every month, she sticks a Post-It note on her credit card with the balance written on it. That helps keep her from overspending and not realizing it.

The other key to cutting and managing costs is communication. Foreman said maintaining communication with creditors is vital.

"If you think you're going to get behind on your mortgage, you need to contact the mortgage company early," he said. "Quite often lenders are willing to work with you to extend your terms [and] perhaps lower your

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monthly payment."

Williams mentioned that communication goes beyond lenders to the entire family. She suggested talking with all household members about money. Doing so will keep one family member from overspending when the money was needed elsewhere.

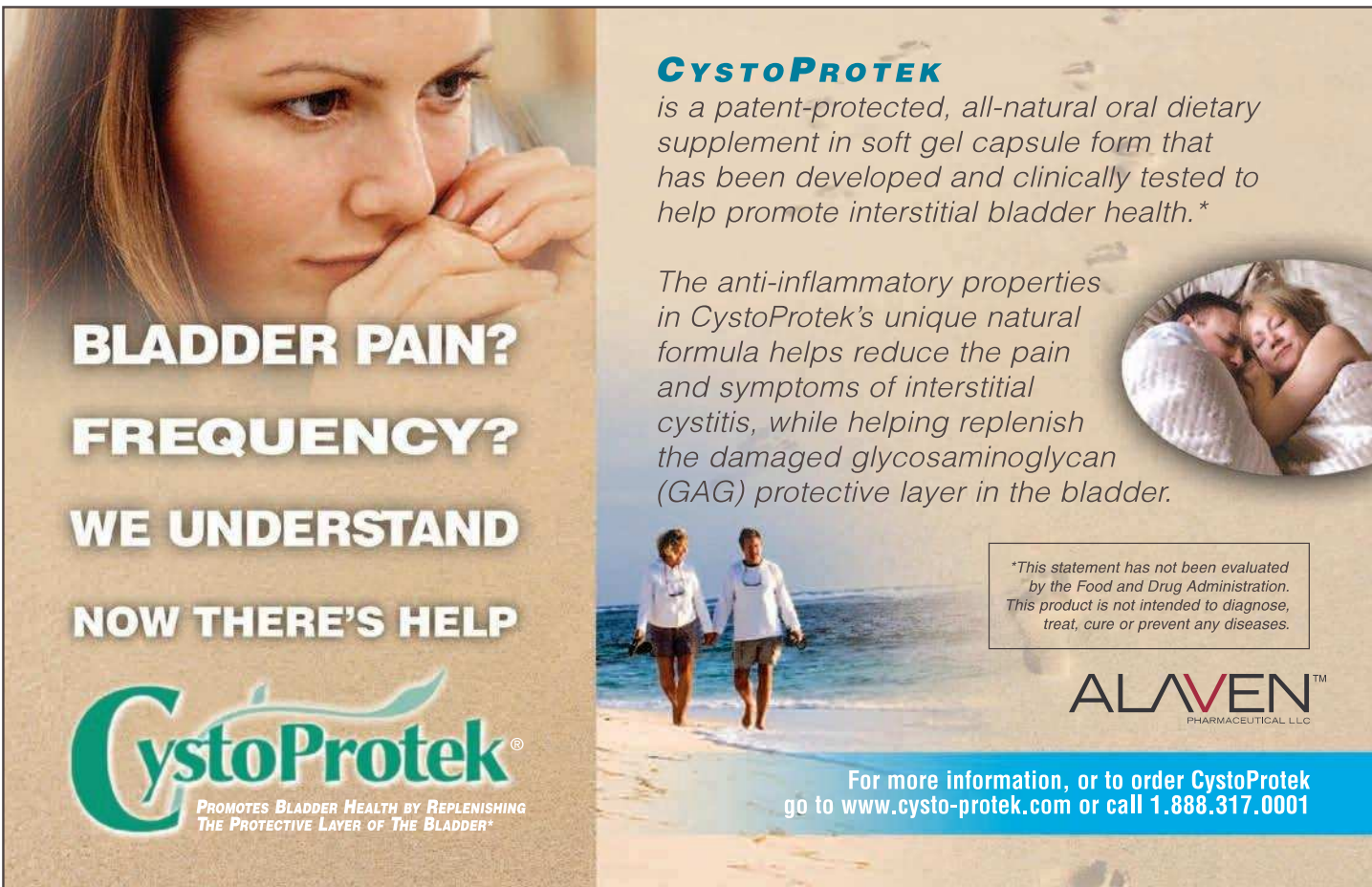
The bottom line, according to Foreman, is that no magic formula exists. Good planning is what will keep families afloat.

"The best time to do preparations is before a crisis, and that's true here, too," he said.

As an ICer who is still able to work full-time, McGregor has found that to be true in her life. She's thankful what she has, but has had to do some extra work and planning since being diagnosed with IC.

"IC has definitely affected me financially," she said. "I don't have as much money as I did before I got sick. I've had to rebuild. I think I'm just incredibly lucky. Beyond that, I try to live within my means as much as possible."

* Patient names have been changed in part or in whole.



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