



## Comparing Health Plan Options and Cost Help Resources for People with MS

Remember – cheaper premiums don't necessarily mean lower costs.

For individualized assistance, those with employer benefits are encouraged to contact their human resources department or benefits administrator. Those shopping for Marketplace coverage are encouraged to find local help: [localhelp.healthcare.gov](http://localhelp.healthcare.gov) or call 1-800-318-2596.

### Estimating Your Healthcare Needs

Before you compare coverage, think about the care you receive in a typical year:

- How many doctor visits do you have each year?
- What doctors do you see? Include your primary care doctor, specialists, and physical and occupational therapists.
- How many times a year do you get care at an urgent care center or emergency room?
- Have you been hospitalized in the last year? If yes, how many times and how long is your usual hospital stay?
- Do you expect to need surgery or another major procedure in the next year? If yes, list the procedures you expect to have in the next year.
- Do you take any prescription medications? List any medications you get from a pharmacy, that are sent to you, or that are administered at the doctor's office.
- Do you anticipate any tests related to your MS in the coming year? Examples may include MRIs or monitoring related to certain prescription medications.

### Compare Covered Benefits and Costs

- Are the services you expect to need in the coming year covered by the health plan?
- What is the plan's deductible? Are there separate deductibles for medical and prescription drug costs?
- What are you required to pay for doctor visits? Is it the same for a primary care doctor and a specialist?
- What would you be required to pay for a hospital stay?
- Are there limits on the number of services you may receive per year? This may apply to specific types of services, like chiropractic care or physical therapy.

### Ensure Access to Your Trusted Providers

- Are your doctors, including specialists, and pharmacy in the plan's network?
- Is your preferred hospital in the plan's network?
- How much more will you have to pay if your providers are not in the plan's network, and you choose to see them anyway?
- Will the plan require a referral to see a specialist or get other services?



## Verify Coverage for Your Prescription Medications

- Are your medications covered by the plan (that is, are they listed on the plan's formulary)?
- What is the formulary tier for each of your medicines? What is the cost for each tier?
- Will you pay a set amount (a copayment) or a share of the medicine's cost (coinsurance)?
- Is there a separate deductible for prescription medications? If you take medications but rarely use other health services, you might spend less out-of-pocket if you choose a plan with a low deductible just for medications.
- Is there a separate out-of-pocket maximum for prescription drugs? If you take more than one medication on the highest formulary tier, you may pay less overall if you choose a plan with a separate out-of-pocket maximum for prescriptions.
- If you get financial assistance with the cost of your medication, will that assistance count towards your deductible and out of pocket cost expenses, or does the policy use a copay accumulator?
- What are the options if your provider prescribes a drug that is not on the plan's formulary?

## Pharmaceutical Assistance for MS Therapies including Symptom Management Treatments

Each of the MS disease-modifying therapies and symptom management treatments has a pharmaceutical assistance program. We encourage individuals to call the pharmaceutical company if you cannot afford your MS medications. Find a list of contacts on our website ([ntlms.org/PAP](http://ntlms.org/PAP)) or by calling an MS Navigator at 1-800-344-4867, option 1.

## Other Resources for Cost Help

- Those shopping for insurance on the Marketplace [may be eligible for cost help](#) and should speak to Marketplace representatives or local help assisters to find out what assistance is available: [localhelp.healthcare.gov](http://localhelp.healthcare.gov) or call 1-800-318-2596
- [The Assistance Fund MS Copay Program](#) – 877-245-4412
- [The Assistance Fund MS Insurance, Travel and Incidental Medical Expenses Program](#) – 877-263-1772
- [NeedyMeds Prescription Assistance Database](#) – 800-503-6897
- [MS Association of America's MRI Access Fund](#) - 800-532-7667

## A Note about National MS Society Services

The National MS Society offers a range of services to support individuals with MS but is generally unable to provide financial support for the cost of medications and medical services. Individuals affected by MS are invited to contact an MS Navigator at 1-800-344-4867, option 1 for information about the programs and services available in their area.