

Texas Drug Card benefits many, regardless of age or income

By Wesley E. Wright and Molly Dear Abshire, as published in the Houston Chronicle Senior Living Section on June, 2013

Over the last few decades, advances in pharmaceutical treatments have transformed health care. Now, through the use of prescription drugs many maladies are prevented, cured or effectively managed for years. These medications often keep people from needing other health care interventions, like surgery or hospitalization.

In 2010, 90 percent of seniors and 57 percent of non-elderly adults had prescription drug expenses, according to the Kaiser Family Foundation.

When people cannot afford to pay for their prescribed medications, it creates setbacks in their medical progress.

For these reasons, The Prescription Assistance Program (PAP), a statewide plan, created the Texas Drug Card. It's a free prescription assistance program for any Texan regardless of age or income. The card helps the uninsured and underinsured afford their prescription medications. Individuals on Medicare or Medicaid can use the card.

Unlike other prescription discount programs, the Texas Drug Card does not require or collect personal information, has no enrollment fees, qualifications or waiting periods. There are no claim forms, annual or lifetime limitations and no pre-existing conditions exclusions. No personal information is collected on processed prescriptions.

The card can be beneficial in a number of scenarios. For instance, the Texas Drug Card can be used by a Medicare recipient who reaches the "doughnut hole" on their Prescription D Plan, when someone loses his job and health benefits that job provided, when a certain type of medication isn't covered by a particular insurance company, or simply if the discount provided by the drug card is more than what other plans pay.

Thousands of pharmacies across the state participate in the program to provide savings of 30 to 75 percent on brand and generics. CVS and Randalls are Texas Drug Card preferred pharmacies, meaning if someone doesn't have computer or Internet access, a prescription presented in person can be processed through the program.

The cards are pre-activated and don't expire. If the card is lost or damaged, another card can be printed.

Since some pharmacies provide their own discounts that could be more than what is covered by the discount card, ask the pharmacist to research the cost differences before your purchase.

Besides medications, the Texas Drug Card also offers discounts on benefits like eyeglasses, dental care and diabetic supplies. To get started, visit the website at www.texasdrugcard.com. Enter your name and

print out the card. Also on the site is a pharmacy search feature, drug pricing for the area in which you live and information on FDA approved pharmaceuticals.

While many drug stores offer savings on prescriptions, the prices may vary from week to week and by geographic location. Nevertheless, a patient is guaranteed the lowest price available whether it's the Texas Drug Card price, the pharmacy's discounted price or your present health care insurance program's price.

In lean times, it's important to know how to cut costs. However, altering prescribed medication amounts and dosages to save money is detrimental to the plan put in place by the prescribing physician.

Wesley E. Wright and Molly Dear Abshire are attorneys with the firm of Wright Abshire in Bellaire. Wright is board certified by the Texas Board of Legal Specialization in Estate Planning and Probate Law and is certified as an Elder Law Attorney by the National Elder Law Foundation. Abshire is certified as an Elder Law Attorney by the National Elder Law Foundation. Nothing contained in this publication should be considered as the rendering of legal advice to any person's specific case, but should be considered general information.