



Affording Osteoarthritis

by ANGELA FINLAY

Affording Osteoarthritis Treatments

Arthritis is an extremely common affliction, but sadly, that doesn't make it more affordable to handle. In fact, many sufferers struggle with sticking to their recommended treatment plan, mainly because it's just too expensive: research shows that OA patients pay up to an average of \$1300 after insurance.

Since arthritis is a progressive disease, and inadequate treatment will almost certainly lead to more disability, you can't afford to give up on treatment altogether. Instead, look into less obvious treatment options, take a greater role in your daily OA management, and reach out to all the resources around you.

Take Preventative Measures

A big pharmacy bill is always an unwelcome surprise, and it makes good sense to take steps to avoid the shock in the first place. Ask questions, sort through your options, and communicate well to get a prescription plan that works better for you:

- **Talk cost with your doctor.** Mention your cost concerns with your doctor before they get out their prescription pad. DMARDs, biologics and prescription pain control can be very effective, but also extremely expensive. Ask your doctor if there's any other drugs that you could try first. Often, older drugs or generic versions are much cheaper.
- **Consult the drug companies directly.** If you can't get the financial help from your doctor or your insurance, go right to the top – drugs companies may have coupons or rebates on new drugs to help with your payments. You can find contact info on their websites, and when you do speak with a representative, be sure to ask for samples (it never hurts to ask).
- **Get to know your insurance plan.** Don't implicitly trust that your insurance plan will cover any or all of your medication. If you take some time to comb through the fine print, you'll be able to avoid unexpected costs – or even receive some reimbursement for OA-related aids.
- **Research supplements before trying them out.** Supplements can seem promising, but complementary therapies don't work the same way for everyone. Unfortunately, supplements like certain vitamins and natural compounds can cost a lot, and you may find them inadequate. Also, some supplements can interfere with your prescription medication, which is an even greater cost. Instead of going to the supplement brand's website, visit a centralized and reputable resource, like the Arthritis Foundation website, to learn about which supplement may be worth the investment.

Different insurance providers might offer different degrees of coverage, but don't expect to find a plan that magically ticks all the boxes on your list of demands. Find insurance that you know you can afford, and then take matters into your own hands by overhauling your approach to your daily health and wellness.

Next page: combining treatments to lower costs.

Combining Treatments to Lower Costs

You can lower costs without lowering your quality of life by getting creative with combinations. Medication and physical therapy play important roles in most arthritis treatment plans, but that doesn't mean you have to rely on them alone. In fact, there's a good deal that you can do to improve your bone and joint health – without any extra cost:

- **Be your own physical therapist.** Physiotherapy and occupational therapy are excellent resources to call upon after you've been diagnosed with OA, but you don't need to keep using them all the time. Once you get the hang of the techniques and master your form with the help of the therapist, you can perform a lot of the stretching, strengthening, and range of motion exercises in your own home. Check out resources online, or find an exercise video geared toward arthritis patients that you can follow. If there's a pool nearby, visit a few times a week to gently exercise your joints. Find time throughout your day to focus on your joints – little sessions add up for big results.
- **Eat well and shed some weight.** Carrying excess weight has a surprising effect on your joints. Overweight people have a 50% chance of developing OA, and the extra pressure on the knees and hips can lead to more degeneration and complications. The good news is that losing weight brings equally dramatic results. Combined with the right medication and a healthy physical therapy routine, simply losing weight can return an array of happy results more quickly than you might imagine:
 - 10 pounds of weight loss will ease a variety of OA symptoms
 - Leaner people experience up to 50% less pain
 - In some cases, losing weight can eliminate the need for medication
 - For every pound you lose, you take four pounds of pressure off your knees.
- **Be a social butterfly.** Isolation can lead to depression, and that will certainly worsen your OA symptoms. Staying in touch with old friends, surrounding yourself with people who make you happy, and meeting new people can lower problematic stress hormones and increase feel-good chemicals like serotonin. But social interaction can also help you cope with your disease better, and the support can make it easier to stay confident and on track with your treatment.

If your OA pain and disability are unbearable and you simply can't afford the powerful drugs you need, consider joining a clinical trial. If you qualify, your doctor's visits and medication will probably be covered, and you may just find a superior solution for your joint pain than you had imagined. There's no guarantee that you'll find relief fast, but the more avenues you try, the better your chances of finding a safe and affordable treatment that works for you.