



# Tip Sheet for Migraine Prescription Coverage

**The information below can help you manage your prescription migraine medications, possibly in a more affordable way.**

If you have trouble getting or affording a prescription medication, tell your healthcare provider. Doctors and other providers do not always know about the issues you may be having. Your provider might be able to prescribe a different medication, or you might be able to try a generic version. And sometimes your provider's office can help you get an exception to your insurance company's formulary (drug list).

Here are more tips for managing your prescription medications:

- Check your insurance company's formulary by going online or by calling the number on your insurance card. Check to see if the medication your doctor prescribed is on it. If not, tell your doctor.
- Be sure you have the current year's formulary. Most insurance companies change the formulary every year.
- Work with your doctor or healthcare provider to get the medications you need. This includes telling them if your insurance company will not give you the medication or you have trouble affording the cost.
- If you work for a company that offers health insurance, be sure to compare prescription drug coverage plans during the "open enrollment" period every year. During this time, you can choose to keep your insurance plan or switch to a different one. Open enrollment is usually from November 1 to January 31.
- When you compare insurance plans during open enrollment, learn whether the company you are considering covers your medications. Also learn the total cost. For example, how much is the co-pay? Do you have to pay a deductible before the plan pays for any prescriptions? (If you do, this is called a "prescription deductible.")



- Learn whether the manufacturer gives discounts on your medication. This is called "prescription assistance." If your income is under a certain amount, you might qualify for a discount. Visit [www.RxAssist.org](http://www.RxAssist.org) to find your medication and learn more.

- Consider starting a flexible spending account (FSA) or health savings account (HSA). An FSA lets you put money aside, tax-free, to pay health expenses that your insurance does not cover. You must spend all the money in your FSA each year. An HSA also lets you put money aside tax-free, but you must have an insurance plan with a high deductible (the amount you must pay before the company pays). With an HSA, you can keep the money from year to year.

Developed by Med-IQ in collaboration with the National Headache Foundation.