



The Cost of Chronic Illness: Tips to Save and Receive

By Ilana Jacqueline

MAMA SAID there'd be days like this, but she didn't mention the credit card bills that would show up on those days!

Recently, I was speaking with a fellow friend and patient about a trip home she was taking for the holidays. She had done everything in her power to prepare for what she knew would be a day of painful traveling. As her joints slipped out of place and the stress on her body became unbearable, she asked a flight attendant if she could lie down in a row of empty seats. The flight attendant refused. If she wanted to lie down, she'd have to pay for all three seats. She quietly sat back down and prayed her body would hold up until the flight was over.

We often talk about the emotional, physical and social aspects of living with a chronic illness. But, does anyone ever talk about the expense? I'm not just talking about medical bills. We all have them, and we let the debt collectors know they can threaten us all they want, but that won't magically make our bank accounts any bigger. I'm talking about the other costs of living with chronic illness: the ever-changing (yet always more expensive than fast food) diets, the alternative therapies like massages, salt rooms and gentle exercise classes. My nightly routine involves using four different massage devices (each costing between \$50 and \$200), a TENS unit, medical marijuana (not covered by insurance), compression socks, gloves and a Tempur-Pedic wedge pillow and mattress cover. Sometimes I feel like my doctors may as well make out my prescriptions to "The Princess and the Pea."

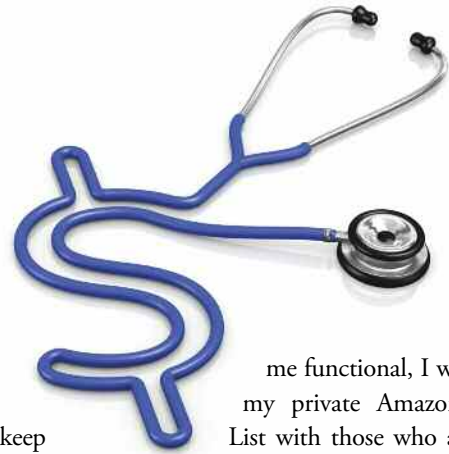
When the credit card balances start rising and I need to get a handle on my finances, I try to keep in mind some of these tips for managing finances and activities:

Cut unnecessary costs. Sometimes those \$15 entertainment subscriptions can add up and the money could go toward more essential bills. Take a look through your bank statements and see how much you're spending on things like Netflix, Hulu, Amazon and excess beauty subscriptions like make-up boxes.

Pay the minimum. Some months will be more financially defeating than others. It's OK to just pay the minimum on your credit and debit cards as long as you don't fall too far behind on your payments. You can also call the bank and let them know you're having a medical crisis to see if they can pause interest or delay payment for the month. The same goes for your car insurance, car payment and ongoing medical debt collections.

Ask for a discount. In some cases, doctors, therapists and other practitioners will offer their services on a sliding scale based on your income. This can drastically reduce co-pays and appointment costs. Pharmacies have similar assistance, and if a medication is too expensive, you can ask them to use a co-pay discount card on your prescription. Some prescriptions will be ineligible, but I always ask!

Create an Amazon Wish List. I'm not a child or a beggar, but when I'm in bad shape (a long hospital stay, an unexpected surgery, etc.) and I need a few items not covered by insurance that can help keep



me functional, I will share my private Amazon Wish List with those who ask how they can help. I always appreciate when people send flowers in the hospital, but sending something practical (a couple of boxes of tissues, replacement pads for my TENS unit, post-surgical care items) can be a more practical option.

Use sites like Care Calendar. Care Calendar is a site that allows friends and family to volunteer to drive you to doctor appointments (saving on gas or Ubers), bring you meals when you can't cook or get to the store, help run errands or take care of animals or children (saving on dogwalkers or babysitters). Remember, the people around you want to help; they often just don't know how. Care Calendar is a great way of truly asking for what you need and allowing others to help in a way that's convenient for their schedule.

The most important rule of thumb, though, is to remember financial insecurity is an issue for most patients no matter how hard they work or save. There is no shame in asking for help when you're struggling financially, physically or emotionally. ■



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