



HEPATITIS C LESSONS • PART 9

Getting Organized for Treatment

PURPOSE

To help the people in your group prepare mentally physically and financially, for treatment. This lesson also has detailed suggestions to help them get organized before starting treatment.

FACTS FOR SCHEDULING TREATMENT

People in your group need to plan their lives for treatment. At the very least, they will need to be:

- *Prepared mentally*
- *Living healthy lifestyles*
- *Financially organized so they know what money they have to live on during treatment*
- *Keeping routines that can help them stay on their treatment schedules*
- *Ready to pay medical bills not covered by insurance*

DISCUSSION TOPICS

How can you prepare mentally and define your goals?

How do you prepare your finances?

With or without insurance, can you afford the costs of hepatitis C treatment?

Will you be able to take days off if you are sick?

Will taking days off affect your income?

Can you receive disability payments?

Can you use the Family and Medical Leave Act?

Should you keep a diary?

Should you keep a wall calendar?

How can you stay organized?

Handout: Areas to help prepare mentally
What if you can't afford your medicine?

Here are some sample questions and answers you can use as you like during your meeting

Have you defined your goals?

First, you need to get into the right frame of mind. It helps to spell out your goals and know exactly what you want to accomplish with treatment, such as:

- *Beating the virus and keeping the disease away*

- *Feeling free of the burden of disease*
- *Looking forward to a healthy future for you and your family*

Have you written down your goals?

Once you define goals, write them on paper. Then, you can put that piece of paper where you can see it every day. There are going to be times when you will have doubts about treatment. These lists will be powerful reminders of why you made your decisions.

The ultimate goal for most people is to be cured, or clear their body of hepatitis C, completely and permanently. That happens when the virus is not detectable for 6 months after treatment is finished. It is also called a sustained virologic response (SVR).

Have you prepared your finances?

Part of being ready for hepatitis C treatment is being ready financially. This means having a plan in place to pay for doctor visits and lab tests, cover the cost of medicines and deal with the possibility of lost pay due to time off work.

NOTES

What about affording the costs of hepatitis C treatment?

Treatment for hepatitis C is expensive. Medicine alone for a course of treatment can be costly if you don't have insurance that covers the cost. Even with medical insurance, you may have to pay a portion of the treatment costs depending on your coverage. And that doesn't include the costs of medical appointments, lab tests, and drugs to manage side effects. It is important to know how much people will need to pay for each part of treatment.

In order to be prepared, people will need to double-check the amount of coverage in their medical insurance plans.

Before starting treatment, try to get answers to the following questions:

- *Does your insurance cover prescription drugs? Call the insurance company and find out*
- *If so, what will the out-of-pocket costs be (the amount of your own money you have to pay)? Ask the insurance company about these out-of-pocket costs*
- *If you don't have prescription drug coverage, how much will hepatitis C treatment cost? Talk to pharmacists in your neighborhood. Check online to find out about the costs of medicines purchased through mail order pharmacies*
- *How often will you have lab tests done, and what is the co-pay (the part you have to pay yourself)? Call the insurance company. Ask what would be covered*
- *How often will you need to see the healthcare provider, and what is the co-pay? Talk to the healthcare provider and the insurance company*

Even if you have prescription coverage, you need to know what your out-of-pocket costs will be. Some insurance plans separate medicines that are taken orally (by mouth) from ones that are injected (by needle).

NOTES

Will you be able to take days off if you are sick? Will taking days off affect your income?

The majority of people will not need to take any time off of work. But if you do need to take time off there are some questions to think about:

- *Can you afford to miss any work? Ask your human resources representative or supervisor if you have flexibility for sick days and if your pay will be affected if you miss additional days because you are sick*
- *Will you have trouble taking time off for healthcare provider visits and lab tests? Check in with your healthcare provider or other people who have hepatitis C to find out how many visits patients needed with their healthcare providers. You may want to talk to your human resources representative or supervisor*

What about receiving disability payments?

If you have hepatitis C and are unable to work, you may be able to file a disability claim to receive money that covers you while you are out on medical leave. Healthcare providers can help you with this. It's another reason why good communication with the healthcare provider is so important. In addition, you should:

- *See if your employer provides disability insurance and find out what the requirements are*
- *Check eligibility for the Social Security Disability Insurance program. Be aware that it takes time to qualify for benefit payments. You can get information at the website www.ssa.gov*
- *Find out whether your state has its own disability program*

NOTES

Why not use a calendar to help remember?

An important part of being ready for hepatitis C treatment is planning ahead. Many people write down dates on a wall calendar or input the information into a mobile device (cell phone, tablet).

- *One big advantage of a wall calendar is that it serves as a constant reminder of treatment progress. A wall calendar can't get lost or misplaced. It's right there in front of you, just asking to be looked at*
- *Keeping an organized calendar will help plan for the next healthcare provider's appointment*
- *Some of the medicines need to be taken at very specific times. It's very important that people who are in treatment stick to the schedule. For that reason, many people mark their calendars with those dates and times*
- *People being treated for hepatitis C also need to have a number of lab tests. It is important to schedule them into your days. The results of those tests help the healthcare provider assess how well the treatment is working*

To remind themselves when it is time to take their medicines, many people use the calendar alarms on their wristwatches, computers, cell phones, or other mobile devices.

Sticking to a strict schedule and routine makes things less confusing and easier to stay on track. Keeping a good, organized calendar helps plan for the next healthcare provider's appointment, and helps with taking medicine at the right time. During treatment, medicine must be taken at very specific times.

- *Knowing you've planned ahead can make the treatment less stressful*
- *Using a daily or weekly pillbox can help keep medicines organized*

What if you can't afford your medicine?

If you don't have prescription coverage and can't afford to pay for your medicine, you might qualify for patient assistance from drug companies. You will have to work closely with your healthcare provider to apply for these programs.

Review Points

1. *What steps will you take to get organized for treatment?*

2. *What are your goals for treatment?*

Suggested Reading:

Help with Medicines (Patient Assistance)

www.hcvadvocate.org/hepatitis/easyfacts/e_Patient_Assistance.pdf

Patient Assistance Programs

www.hcvadvocate.org/hepatitis/factsheets_pdf/Patient_Assistance.pdf