

Paying for Bipolar Disorder Care

When money is tight and health insurance is tough to come by, paying for treatment for bipolar disorder is a challenge. But there are ways to make the costs more affordable.

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When it's a struggle to put a meal on the table every night and keep the lights turned on in your home, paying for expensive health care and therapy to manage **bipolar disorder** may seem out of reach.

Paying for treatment for bipolar disorder can be a challenge for anyone, but that's particularly true in this difficult economy. And if you've lost your job and are wondering how to continue with your **bipolar disorder treatment** without health insurance, it's even more frightening. But it is possible to receive the necessary care, even on a tight budget.

Bipolar Disorder: Treatment You Need

Treating bipolar disorder often requires a combination of therapies. Counseling, frequent doctors' appointments, and **psychotherapy** are often needed for some time, and you may need to take pricey medications indefinitely.

You need treatment to keep bipolar disorder under control, and your doctor wants to make sure you're getting, and keeping up with the treatment.

"When we [doctors] prescribe, we ask 'are you able to afford this right now?'" says Adele C. Viguera, MD, a psychiatrist and the associate director of the perinatal and reproductive psychiatry program at the Cleveland Clinic in Ohio.

Doctors want to make sure they're prescribing medication that will truly help a bipolar patient because "it doesn't do the patient any good if they can't get it."

Bipolar Disorder: Cheaper Alternatives

Dr. Viguera says there are many options to help bipolar patients pay for their treatment, but they need to tell their doctors if they are having trouble paying for their medications or therapy.

Here are some ways to get the treatment that you need for bipolar disorder while keeping treatment affordable:

- Ask about generics. "A lot of the treatments for bipolar disorder are not necessarily generic, but some are," says Viguera. "Generics are clearly much cheaper than brand names." If your doctor knows that you are having trouble paying for treatment and medications, she can prescribe a cheaper, generic alternative. Lithium and other generic alternatives to some of the brand-name mood stabilizers and other drugs are available, so tell your doctor you need the cheapest drug that will still be effective for you.
- Talk to your pharmacist. Besides speaking to your doctor, Viguera says that pharmacists can be great resources too. They can let you know about additional generic forms or comparable alternatives to drugs that you are taking, as well as other money-saving methods of getting your medications.
- Seek pharmaceutical assistance. Many drug companies offer assistance or free medications for people who qualify based on low income. Viguera says that some simple paperwork, including sending them a copy of your W-2, is all it takes to apply. If the pharmaceutical companies accept you into their

programs, you can get the same medications that you've been taking for free or at a significant discount. Your pharmacist may be able to direct you to the appropriate pharmaceutical company that manufactures your particular medication.

- Look for free clinics. Some cities — especially larger ones — offer free health clinics. You can get a checkup, possibly some free samples of your medication, and get help in applying for assistance to pay for treatment. Ask your doctor, search the Internet, and look in the phone book to see if you have a free health clinic in your area.

Bipolar Disorder: Talk for Free

If paying for counseling or therapy is too much of a struggle for you, Viguera says local support groups can be a great free resource for people with bipolar disorder. Look for a support group for people with bipolar disorder. Or, suggests Viguera, even attending an Alcoholics Anonymous or Al-Anon meeting can be beneficial for you. "Just being in a group like that can be helpful," says Viguera. "Reconnecting with a group of people who are struggling on a day-to-day basis — that is very powerful."

Don't be embarrassed or afraid to talk to your doctor about any financial struggles you have when it comes to paying for treatment. Many doctors today expect it, and even anticipate it. Your health is your top priority, so be resourceful in finding ways to keep up with your treatments.

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