Tips for Stocking an Emergency Supply of Your Meds

During the COVID-19 crisis, some insurers are relaxing their refill rules and allowing 90-day supplies of meds to be prescribed.

March 17, 2020 By Trent Straube

Go to poz.com/tag/coronavirus for our continuing coverage of COVID-19.

Although pharmacies remain open as much of the nation shuts down to slow the spread of the novel coronavirus, federal health officials recommend that people stock an emergency supply of their meds.

The Centers for Disease Control and Prevention offers preparedness tips. These include asking your doctor or pharmacist about creating an emergency supply; keeping an up-to-date list of all your meds, including the dosage, generic names and required medical supplies; and making sure you have enough over-the-counter medications and that they're stored and labeled in childproof containers. Also: Don't forget to stock up on any needed meds for your pets!

> Health insurance providers are activating emergency plans to ensure that Americans have access to the prevention, testing, and treatment needed to help prevent the spread of the coronavirus strain COVID-19 ???? https://t.co/b9BI9baTqR
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> — AHIP (@AHIPCoverage) March 10, 2020

As a result of the national emergency sparked by the spread of COVID-19, the disease caused by the new coronavirus, some insurance companies have begun to ease their strict rules about

refilling 30-day prescriptions, reports NPR. An alternative, for example, is to order a 90-day supply via mail order. For a roundup of COVID-19 guidance from insurance companies, visit the website of America's Health Insurance Plans, AHIP, a national coalition of insurers.

Stocking up can be a challenge, however, because the cost of doing so can be too much for people who lack insurance or who are underinsured. The regular co-pays for insulin are already expensive for many working families, consumer advocate Frederick Isasi tells NPR, so paying multiple co-pays upfront is not feasible even when allowed.

A previous POZ article titled "Coronavirus Alert: Vital Ingredient in HIV Meds Are Synthesized in China. Should You Worry About Your Supply?" suggested another way to stock up on meds. It noted an exchange between AIDS activist Peter Staley and HIV expert Tim Horn at NASTAD (formerly the National Alliance of State & Territorial AIDS Directors) about the link between HIV meds and China. As Staley posted on Facebook:

> "HIV positive? NASTAD's Tim Horn has checked in with most of the pharma and generic companies that make our antivirals, and all reports are sounding very assuring at this time. Folks might not know this, but the vast majority of the active pharmaceutical ingredients (APIs) used to make our HIV meds are synthesized in China, for both branded and generic ARVs [antiretrovirals] (so, our worldwide supply).
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> "However, there's a small chance that the 'last mile' supply line might become disrupted (stock-outs at your pharmacy, etc.). So check your ARV bottles now for the date you can ask for a refill, and refill all of them ON THAT DATE (typically 21 days after you got your last refills) so that you build in at least a 10-day buffer of extra meds."

Finally, if you're in a federally identified disaster area, you may be eligible to get your meds and equipment from the Emergency Prescription Assistance Program. Learn more at PHE.gov.

In related news, keep in mind that novel coronavirus guidance and concerns for unique populations may vary. For example, see "3 Reasons COVID-19 Poses a Higher Risk for the LGBTQ Population," "UPDATED: What People With HIV Need to Know About the New Coronavirus" and the similar article for people with cancer.

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