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If you have been diagnosed with prostate cancer, there are several treatments available according to Deepak A. Kapoor, founder of Integrated Medical Foundation. Learn more from <http://imfcares.org/site2017/education/treatment>.

In a recent University of Phoenix® College of Education survey of American adults, 61 percent of respondents agree that it is important that children be involved in an educational summer program while school is out during summer break.

Many people prefer making s'mores with Crunchmaster crackers because they're certified gluten-free and many are also non-GMO Project Verified, 100 percent whole grain, low in sugar, free of saturated and trans fats, and kosher. For recipes, coupons and facts on wholesome crackers, go to [www.crunchmaster.com](http://www.crunchmaster.com).

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**Finding Help With Expensive Medications**

by Jeffrey Lewis (NAPS)—If you or someone you love is one of the millions of Americans with a chronic disease or a life-threatening condition, pharmaceutical manufacturers and their partners offer you a gift of hope this holiday season.

Pharmaceutical manufacturers are criticized as Scrooge or the Grinch in our country's health care system. Elected officials and advocacy organizations want to blame somebody for rising Rx costs, and the most obvious target is the Big Pharma.

But in this blame game, very little attention is given to the help the pharmaceutical industry and its partners quietly provide to patients in need through a variety of programs.

Such programs are often based on the patient's household income, but not always. Patients with no health insurance coverage are often the first group considered eligible. Likewise, those with one or more chronic or life-threatening conditions are a high priority.

If you fall into one of these categories, check out the Patient Assistance Programs (PAPs) found on individual pharmaceutical company websites or through Partnership for Prescription Assistance ([www.pparx.org](http://www.pparx.org)), the website created by PhRMA, the trade association representing pharmaceutical manufacturers, linking patients to more than 475 different assistance programs.

On most of these websites, you can be connected with a customer support team member who can help determine if you are eligible and get you enrolled. You will be asked to verify that you are insured or uninsured and, in some cases, provide proof of income. You may need your physician to validate your condition. But once approved, access to medication is almost

immediate. (Note: Patients enrolled in Medicare or Medicaid may not be eligible.)

Pharmaceutical manufacturers also offer co-pay assistance, in which the patient is offered help with the cost of medication co-payments. Some co-pay assistance programs do not limit who is eligible. And, it is important to know that some co-pay assistance programs will not help people on Medicare. Each program sets its own rules.

People searching for an online provider should check out [www.RxAssist.org](http://www.RxAssist.org). This site was developed by AstraZeneca, a pharmaceutical manufacturer, with the sole purpose of helping people access needed medications. It is one of the best sites available.

The California Chronic Care Coalition (CCCC) launched the website [www.mypatientrights.com](http://www.mypatientrights.com) in California and is taking it nationwide to help people who have been denied treatment or medicines, experienced delays or are dissatisfied with the decisions made by their health plan. Today, this program is operating in 17 states. It helps patients get the care or treatment they need if denied, or if their plans don't cover their meds and force them to pay full price. The program is available in 17 states—check the website to see if your state has a program.

This holiday season, if you need help with your medications, you are not alone. Go to the websites cited throughout this article. They can help connect you with low-cost and free alternatives. It is worth your time to explore these options. Feel free to e-mail me with your questions.

Jeffrey Lewis, CEO of Legacy Health Endowment in Turlock, can be reached at [jeffrey@legacyhealthendowment.org](mailto:jeffrey@legacyhealthendowment.org). The views expressed are his own.

*Making Life Better*

**Here's Something Your Life Insurance Company May Be Hiding From You**

(NAPSA)—American seniors are postponing retirement, primarily for financial reasons. Unfortunately, many experience unexpected health problems and ultimately shorter life spans, according to a recent report from Bloomberg—fortunately, you don't have to be among them. More seniors are exploring creative options to generate the cash needed to pay off bills, finance vacations or deal with health care expenses.

**Hidden Assets**

If you're over the age of 70, you may have an asset lying in a drawer right now that could generate immediate cash for your family—and not even know about it.

Explained Darwin M. Bayston, CFA, president and chief executive officer of the Life Insurance Settlement Association (LISA), a nonprofit organization that promotes consumer awareness of alternatives to lapsing or surrendering a life insurance policy, "You have options if you find that you no longer need or can afford that policy."

For example, one option might be to explore the possibility of selling that unwanted or unaffordable life insurance policy, rather than just letting it lapse or surrendering it to the life insurance company for the policy's cash surrender value.

**How A Life Settlement Transaction Works**

The sale of a life insurance policy to a third party for more than the policy's cash surrender value is known as a life settlement transaction. The policy owner gets a cash payment, while the purchaser of the policy

assumes all future premium payments and gets the benefit upon the death of the insured. Candidates for life settlements are typically aged 70 or older, with a life insurance policy that has a death benefit of at least \$100,000. Seniors who sell their policies may get roughly four to seven times more money than the cash surrender value of the policy.

"LISA is committed to making sure consumers are aware of the fact that their life insurance policies have value and can be sold, just like any other asset or piece of property," added Bayston. "In all likelihood, the life insurance company and the agent who sold the policy won't share that information on their own."

In fact, one study found that 23 percent of professional financial advisers are actually precluded by life insurance companies from disclosing to consumers that they have the right to sell a life insurance policy they are about to lapse or surrender. Perhaps as a result, a survey by the Insurance Studies Institute found that fewer than half of American seniors are aware of the option of selling their life insurance policy.

**Learn More**

For further facts about life settlements, how they work and whether you're eligible, call the LISA office at (888) 408-3734 or visit [www.lisa.org](http://www.lisa.org).

Older Americans may have a financial resource they don't even realize they own.

**Vehicle & Boat Promotional advertising section 850 will continue to run your ad until sold providing you call the Siuslaw News 541-997-3441 Before the end of the month. (No Commercial Vehicles)**



Saturday's Graphic

National Hugging Day - Jan. 21, 2018

**Graphic Search Good Luck**

Here is how it works...

We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds. Come into our office, Enter your name, phone number and describe where you found the graphic or bring in a clipping to attach to your entry into the drawing for a gift certificate.

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Deadline for today's paper:  
**Monday by 2:00 PM**

**ROLAND FORTIN found the Aquarius, The Water Carrier Graphic on page 6B (230 - Auto Parts Header) He won a gift certificate to Big Dogs Donuts & Deli.**

Wednesday's Graphic



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**PUBLIC NOTICE**  
The Annual Membership Meeting of West Lane Translator, Inc., including election of directors and officers, will be held in the Bromley Room of the Siuslaw Public Library on Wednesday, January 24, 2018 at 6:00 pm.  
Publication Dates: January 17, & 20, 2018.

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