

THE MANAGING STRESS IN TRYING TIMES TOOL KIT

By Helena Davis, M.A., LMHC



Mental Health Association in New York State, Inc.
2009

Why Write This Tool Kit?

The purpose of this tool kit is to provide ideas and resources to maintain emotional and physical health while navigating today's economic stormy waters. While we cannot control where on the pages of history we find ourselves, we can control how we respond to the events. It is our hope that people will utilize the information provided to that end.

The economic challenges faced by our country and the entire world weigh heavily on most of us. Whether or not we are in danger of losing our jobs or homes, we still may be impacted directly or indirectly by family, friends, and media.

For many people, the economy's down-turn has meant stunning losses in the value of their retirement portfolios. For workers planning to retire in the near future or those who have been saving for their children's college education, the devaluation of the stock market has meant the loss of hopes and dreams which many held dear.

Many workers have already joined the ranks of the unemployed and others will follow. Some workers do not know whether or not they will keep their jobs.

Even workers who remain in relatively secure jobs do not go unscathed. It is difficult to watch merchants we frequent shut their doors and it is difficult to hear about careless money management on the part of powerful corporations. Many individuals feel angry that their tax dollars will be used to keep these corporations afloat. Others feel angry about losing their homes.

Workers who are also parents may find themselves stretched too thin as they have to spend more time and energy on work in order to make ends meet. At the same time, children feel the tension and they also worry about family finances. Thus, the children need more support.

Secure workers may have friends and family members who have become victims of our economic woes. They may worry about their wellbeing, wonder what to say to friends, and feel guilty that they are not in the same boat, and yet feel relieved at the same time.

All of these events take their toll on us. Media bombardment and its steady diet of bad news can erode our confidence and moods. Fear of job loss and/or coping with unemployment is stressful for the whole family – indeed, the whole community. Rising prices add fuel to the fire.

We know that the stresses which emerge can lead to increases in depression, anxiety, domestic violence, substance abuse, and suicide. We also know all too well that chronic emotional stress erodes our physical wellbeing from occasional aches and pains to chronic disorders such as Diabetes II and heart disease. People who already have a psychiatric condition can experience increased symptoms as a result of coping with too much stress.

It is our hope that this tool kit will provide resources to help you and your families stay healthy until we emerge in better times. We also hope that the goal of managing stress will become a lifelong priority.

Managing Stress in Trying Times

Table of Contents

| | |
|---|----|
| Why Write This Tool Kit? | 1 |
| What Is Stress? How Does It Impact Us? | 4 |
| How People React to Very Stressful Events | 4 |
| Ways to Manage Stress | 5 |
| Talking to Family Members about What Is Happening..... | 5 |
| What to Expect and How to Handle Family Reactions..... | 6 |
| Let's Get Very Honest | 7 |
| Things to Do If You Lose Your Job | 8 |
| Conclusion | 8 |
| FAQ Sheets | |
| Stress: Know the Signs | 10 |
| Depression: Know the Signs..... | 11 |
| No Suicide Attempt Should Be Dismissed or Treated Lightly | 12 |
| Staying Well When You Have A Mental Health Condition | 15 |
| Parenting During Tough Economic Times | 17 |
| How Can I Get Help to Pay for Prescription Medications? | 18 |
| 10 Ways to Live Your Life Well | 21 |
| Resources | |
| Mental Health Help Lines in New York State | 24 |
| Mental Health Information and Referral Resources | 24 |
| Sources for Affordable Mental Health Assistance | 25 |
| Affordable Assistance for Substance Abuse and Addiction | 25 |
| Help with Emergency Social Concerns: | |
| Child Abuse | 25 |
| Domestic Violence | 25 |
| Prescription Medication Discounts | 26 |
| Affordable Health Insurance | 27 |

What Is Stress? How Does It Impact Us?

The core definition of “stress” is adaptation to change. When we start to experience a new stressor, our body secretes two hormones, adrenalin and cortisol. Over time, if the stressor fails to disappear, the levels of adrenalin and cortisol increase and have very negative impacts on our minds and bodies.

Signs of excessive stress include the following:

- Inability to sleep
- Inability to concentrate or remember things
- Increased irritability and impatience
- Feeling overwhelmed by things that don't usually bother us
- Changes in eating habits
- Increased body aches including muscles, headaches, digestive problems
- Increased susceptibility to colds and other illnesses
- Worsening of allergies and other chronic conditions
- Indulging in activities that help us escape: television, internet, eating, drinking, gambling, shopping, etc.

At work, stressed employees find they are less motivated and less productive; they are unable to make decisions. Attendance may become problematic. As individual morale erodes, so will workplace morale. The workplace will start to feel uncomfortable.

At home, stress is contagious, too. It is important to encourage family members to manage their stress. A family that was once reasonable, organized, and peaceful may succumb to frequent bouts of chaos and conflict. Without recognition and intervention, the stress in the workplace and at home feed on each other and increase exponentially. Unresolved stress is contagious.

How People React to Very Stressful Events

When the word goes out, either in the workplace or in the media, that particular industries or workplaces will have to downsize, there are some predictable reactions.

When bad news arrives, the initial response is often a sinking feeling followed by the thought, “I can't deal with this right now.” Next, people may try to push the bad new to the back of their minds. This creates more stress, but it is a common response. It's like taking too big a bite of food and having to push it into your cheek so you can handle it a little at a time.

Each person has a unique process and timetable for dealing with the bad news. Yet even while the news and/or the related feelings are pushed out of awareness, the resulting stress quietly erodes emotional and physical health.

Ways to Manage Stress

While there are many events in life which we cannot control, we can control the way we choose to feel about them and act on them. For example, when we receive news of an impending job loss, we can choose to spend our time feeling angry and resentful, we can ignore it, or we can begin to think about ways to best manage the crisis. We can choose to medicate our negative feelings with food, alcohol or television. On the other hand, we can rise to the challenge by making and following a healthy self-care plan.

A stress management plan should contain the following:

- Enough sleep
- Moderate exercise
- Well balanced meals
- Relaxation exercises (yoga, deep breathing, etc.)
- Social and emotional support
- Recreation
- Addressing spiritual needs
- Finding humor and beauty
- Work
- An action plan to address concrete problems
- A growing list of resources

Talking to Family Members about What Is Happening

It will be helpful to share job loss (or possible job loss) news with your spouse as soon as possible. Make sure you have all the facts, including what the workplace will do for you once the job ends. Try to keep the first conversation fact-based since it will probably be upsetting for your spouse. Also, share any written information you have received.

Due to the job loss (or any major loss, for that matter), you will experience several different emotions over the next few weeks. Recognize that you will likely experience the five steps of dealing with loss: denial, anger, bargaining, depression and, finally, acceptance. Don't be too hard on yourself if you feel down now and then.

Allow your spouse to have an emotional reaction to the news, if that is needed.

Sometimes, letting the feelings out clears the way for problem-solving. However, be aware that everybody handles bad news differently. Everyone's reaction time is different, too. Once your spouse has had time to digest the news, you can begin to discuss who else needs to know and how they will be told.

If children are involved, it is important to share the news with them in ways they can understand but not be alarmed. You can start by asking children what they have heard and how they think it might impact them. When sharing the news with children, give them a chance to ask questions. If the children can't think of questions, you can prime the pumps by asking "What feels like the scariest part of this for you? What worries you the most? Assure the children that while there will have to be some changes that the family's goal is to keep everyone safely housed, fed, and clothed. Respect children's fears, even if you do not share them.

Within a day or two of sharing the news, you may want to call a family meeting to see if anyone has anymore questions or concerns. Share any new information you have received about tools or resources. Ask family members to think of ways each can help make things easier. Talk to your children about stress management and what they can do to help themselves feel less tense. Also, you and your spouse can share the ideas you have thought of to live on less for a while. At various times, you and your spouse should spend some time alone sharing feelings as well as ideas. As much as possible, let children know what will remain the same and what will change.

What to Expect and How to Handle Family Reactions

Each family member will have their own unique reactions, depending upon age and personality. After the initial reactions which may range from shut down, to anxious, to angry, each family will go through their own process. At times, moods and emotional needs will clash, so it is important to keep two things in mind:

- Each person's feelings and concerns are valid.
- No person has a right to express feelings in a way that hurts others.

When family members begin to act out, especially young ones, invite them to share their feelings, even if you have to help them figure out what those feelings are. Encourage family members to express feelings and help them to do so without blaming, discounting, or belittling.

Over the long term, several actions will help your whole family:

- Periodically check in with yourself and family members to note how stress levels have changed.
- Address new and ongoing concerns of family members.

- Discuss ways to continue effective stress management for each family member.
- Limit the amount of exposure to the media coverage of ongoing bad news.
- Frequently ask children how they are feeling and if they have any worries that need to be shared.
- Be truthful and open with children; do not try to hide bad news. Do give them only as much as they can understand and digest.
- Make sure that you are on top of your personal stress management program because your stress level will impact the whole family.

Let's Get Very Honest

Long-term stress erodes our ability to keep functioning at our best. Without ongoing, vigilant stress management, any of us can succumb to long-term financial woes. No matter how strong or how kind we are we all have our limits. Without constant attention, we can reach the end of our ability to cope. It can happen to any of us. When we reach the limit of our ability to handle stress, several things can happen, which are harmful to us and our families:

- Increased arguments can lead to domestic violence
- Decreased ability to tolerate children's behavior can lead to child abuse
- As we feel more uncomfortable, we may compulsively seek escape by shopping, watching TV, substance abuse, problem gambling, or internet abuse.
- We may also seek escape by abusing alcohol, prescription drugs, or street drugs.
- As we feel more depressed or hopeless, we may think about or attempt suicide.
- Once alcohol or drug abuse become part of coping, the risk of the other behaviors mentioned increases exponentially.

If you think "it won't happen to me", you are wrong. It can. You are a human being and you do have limitations. When your plate becomes too full, things will fall off.

By making stress management an ongoing priority in the lives of you and your family, you can protect against very negative, life-changing outcomes that unchecked stress can bring.

It is also very important to use stress management to guard physical health. Chronic stress takes a tremendous toll on our bodies in the form of:

- Increased symptoms of existing mental health conditions
- High blood pressure
- High cholesterol

- Heart disease
- Diabetes II

- Sleep problems
- Chronic aches and pains
- Increased susceptibility to contagious diseases

Things to Do If You Lose Your Job

Note the amount of time you have until your last day of work. Make a list of tasks to do immediately and tasks that will take more time. Make a timeline for achieving all objectives.

Make a list of resources that will be helpful in times of need:

- Health insurance
- Medical assistance and prescriptions
- Stress management and family relations
- Mental health support and treatment
- Assistance with substance abuse
- Budgeting and debt management
- Financial assistance with food and housing
- Support groups
- Inexpensive entertainment and recreation
- Job hunting skills and tools

Check the resources listed beginning on page 22.

Even if you feel paralyzed, take some small action steps. Being proactive is a powerful stress reliever whereas avoiding these steps can make you feel like a victim, thus increasing your stress over time.

At the back of this tool kit you will find numerous fact sheets and resources to help you. Look at them now in order to identify what you may need now as well as later.

Conclusion

Managing stress is simple but it is not easy. Successful stress management requires intention and attention at times when you may be more inclined to ignore what is going on. However, if you push through the urge to avoid, you will discover improvement in the way you and your family feel and function, despite the economic challenges of our times. While we cannot change the times in which we live, we can choose the way we react to them.

FAQ SHEETS

STRESS: Know the Signs

By National Mental Health America

Are you experiencing signs of stress?

- Feeling angry, irritable or easily frustrated
- Feeling overwhelmed
- Change in eating habits
- Problems concentrating
- Feeling nervous or anxious
- Trouble sleeping
- Problems with memory
- Feeling burned out
- Feeling you can't overcome difficulties in your life
- Having trouble functioning in your personal life

If you're having any of these symptoms, it's important that you take care of yourself. There are healthy steps you can take to stay well when you're stressed, like connecting to people close to you, getting enough sleep or being physically active.

Visit www.LiveYourLifeWell.org for more information.

If you feel overwhelmed, unable to cope and feel as though your stress is affecting how you function every day, it could be something more, like depression or anxiety. Don't let it go unchecked. Contact your health care provider. For a referral to local services, contact Mental Health Association in New York State's information and referral line at 1-800-766-6177 or infocenter@mhanys.org.

For more information or referrals to local services visit the online frequently Asked Questions section at: www.mentalhealthamerica.net/go/faqs.

If you or someone you know is **in crisis now**, seek help immediately. **Call 1-800-273-TALK (8255) to reach a 24-hour crisis center or dial 911 for immediate assistance.**

Depression—Know the Signs

From Mental Health America

www.liveyourlifewell.org

Depression affects more people than any other mental health condition—more than 19 million Americans each year.

Could it be affecting you?

Everyone gets down from time to time, but sometimes it's more than “the blues.” Clinical depression is a real illness that can be treated effectively. Unfortunately, fewer than half of the people who have depression seek treatment.

Too many people believe that depression is a normal part of life's ups and downs, rather than a real health problem. As a result, they may delay seeking help or not seek help at all. It's important to know that depression is real, and it can be effectively treated.

What Are the Signs of Depression?

- Persistent sad, anxious or “empty” mood
- Difficulty falling asleep, staying asleep or sleeping more than usual
- Reduced appetite and weight loss, or increased appetite and weight gain
- Loss of pleasure and interest in once-enjoyable activities
- Restlessness, irritability
- Difficulty concentrating at work or at school, or difficulty remembering things or making decisions
- Fatigue or loss of energy
- Feeling guilty, hopeless or worthless
- Thoughts of suicide or death

If you experience five or more of these symptoms for two weeks or longer, you may have depression. See a doctor or mental health professional for help right away. It's also important to connect to the people in your life who care about you and can give you support. Getting enough rest and engaging in physical activity can help too.

For more information or referrals to local services, visit our online Frequently Asked Questions section at www.mentalhealthamerica.net/go/faqs, contact Mental Health America or your local Mental Health America affiliate.

If you or someone you know is **in crisis now**, seek help immediately. **1-800-273-TALK (8255)** to reach a 24-hour crisis center or dial 911 for immediate assistance.

This publication is made possible through unrestricted educational grants from Eli Lilly and Company, AstraZeneca, Bristol-Myers Squibb and Forest Laboratories, Inc.

No Suicide Attempt Should Be Dismissed or Treated Lightly!

By Mental Health America

Why Do People Commit Suicide?

A suicide attempt is a clear indication that something is gravely wrong in a person's life. No matter the race or age of the person; how rich or poor they are, it is true that most people who commit suicide have a mental or emotional disorder. The most common underlying disorder is depression, 30% to 70% of suicide victims suffer from major depression or bipolar (manic-depressive) disorder.

Warning Signs of Someone Considering Suicide

Any one of these symptoms does not necessarily mean the person is suicidal, but several of these symptoms may signal a need for help:

- Verbal suicide threats such as, "You'd be better off without me." or "Maybe I won't be around"
- Expressions of hopelessness and helplessness
- Previous suicide attempts
- Daring or risk-taking behavior
- Personality changes
- Depression
- Giving away prized possessions
- Lack of interest in future plans

Remember: Eight out of ten suicidal persons give some sign of their intentions. People, who talk about suicide, threaten to commit suicide, or call suicide crisis centers are 30 times more likely than average to kill themselves.

What to Do If You Think Someone Is Suicidal

- Trust your instincts that the person may be in trouble
- Talk with the person about your concerns. Communication needs to include LISTENING
- Ask direct questions without being judgmental. Determine if the person has a specific plan to carry out the suicide. The more detailed the plan, the greater the risk
- Get professional help, even if the person resists
- Do not leave the person alone
- Do not swear to secrecy
- Do not act shocked or judgmental
- Do not counsel the person yourself

The Statistics of Suicide

- Suicide is the eighth leading cause of death in the United States, accounting for more than 1% of all deaths
- More years of life are lost to suicide than to any other single cause except heart disease and cancer
- 30,000 Americans commit suicide annually; an additional 500,000 Americans attempt suicide annually
- The actual ratio of attempts to completed suicides is probably at least 10 to 1
- 30% to 40% of persons who commit suicide have made a previous attempt
- The risk of completed suicide is more than 100 times greater than average in the first year after an attempt - 80 times greater for women, 200 times greater for men, 200 times greater for people over 45, and 300 times greater for white men over 65
- Suicide rates are highest in old age: 20% of the population and 40% of suicide victims are over 60. After age 75, the rate is three times higher than average, and among white men over 80, it is six times higher than average
- Substance abuse is another great instigator of suicide; it may be involved in half of all cases. About 20% of suicides are alcohol abusers, and the lifetime rate of suicide among alcoholics is at least three or four times the average. Completed suicides are more likely to be men over 45 who are depressed or alcoholic.

Preventing Suicide

Although they may not call prevention centers, suicidal people usually do seek help; for example, nearly three-fourths of all suicide victims visit a doctor in the four months before their deaths, and half in the month before.

Helping A Person at Risk of Suicide

- **No single therapeutic approach is suitable for all suicidal persons** or suicidal tendencies. The most common ways to treat underlying illnesses associated with suicide are with medication, talk therapy or a combination of the two.
- **Cognitive (talk therapy) and behavioral (changing behavior) therapies** aim at relieving the despair of suicidal patients by showing them other solutions to their problems and new ways to think about themselves and their world. Behavioral methods, such as training in assertiveness, problem-solving, social skills, and muscle relaxation, may reduce depression, anxiety, and social ineptitude.
- **Cognitive and behavioral homework assignments are planned** in collaboration with the patient and explained as experiments that will be

educational even if they fail. The therapist emphasizes that the patient is doing most of the work, because it is especially important for a suicidal person not to see the therapist as necessary for their survival.

- **Recent research strongly supports the use of medication** to treat the underlying depression associated with suicide. Antidepressant medication acts on chemical pathways of the brain related to mood. There are many very effective antidepressants. The two most common types are selective serotonin reuptake inhibitors (SSRIs) and tricyclic antidepressants (TCAs). Other new types of antidepressants (e.g. alpha-2 antagonist, selective norepinephrine reuptake inhibitors (SNRIs) and aminoketones), and an older class, monoamine oxidase inhibitors (MAOIs), are also prescribed by some doctors.
- **Antidepressant medications are not habit-forming.** Although some symptoms such as insomnia, often improve within a week or two, it may take three or four weeks before you feel better; the full benefit of medication may require six to eight weeks of treatment. Sometimes changes need to be made in dosage or medication type before improvements are noticed. It is usually recommended that medications be taken for at least four to nine months after the depressive symptoms have improved. People with chronic depression may need to stay on medication to prevent or lessen further episodes.
- **People taking antidepressants should be monitored by a doctor** who knows about treating clinical depression to ensure the best treatment with the fewest side effects. It is also very important that your doctor be informed about all other medicines that are taken, including vitamins and herbal supplements, in order to help avoid dangerous interactions. Alcohol or other drugs can interact negatively with antidepressant medication.
- **Do not discontinue medication without discussing the decision with your doctor.**

Resources in Your Community

- Telephone hotlines (Can be obtained from the telephone book, local Mental Health Associations, community centers, or United Way chapters)
- Clergy
- Medical professionals
- Law-enforcement agencies

If you or someone you know is in crisis now, seek help immediately.

Call 1-800-273-TALK (8255) to reach a 24 hour crisis center or dial 911 for immediate assistance.

STAYING WELL

When You Have a Mental Health Condition

By Mental Health America

When you have a mental health condition, you may not realize how important your overall health is to your recovery. Having poor overall health can get in the way and make recovery harder. Finding ways to take care of your health can aid your recovery and help you feel better. Here are some things you can do.

Connect with Others

Spending time with positive, loving people you care about and trust can ease stress, help your mood and improve the way you feel overall. They may be family members, close friends, members of a support group or a counselor at the local drop-in center. Many communities even have warm lines you can call to talk to someone.

Advocate for Yourself

You deserve good health care. All too often, people with mental illness develop other health conditions such as heart disease and diabetes, because their health is overlooked. If your doctor is not asking about your overall health, let him know that it's important to you and essential to your recovery.

Get the Care You Need

Get routine check-ups and visit your doctor when you're not feeling well. It may be due to your medicine or a symptom of your mental illness. But it could also be a different health problem.

Plan Your Sleep Schedule

Sleep can affect your mood and your body and is important to your recovery. Not getting the right amount of sleep can make day-to-day functioning and recovery harder. For tips on how to sleep better, contact the National Sleep Foundation at 202-347-3471 or visit www.sleepfoundation.org.

Watch What You Eat

Sometimes, medicine can cause you to gain weight. Other times, eating unhealthy foods can cause weight gain. Foods high in calories and saturated or "bad" fats can raise your blood pressure and cholesterol. This can increase your chances of gaining weight and having other health problems, like heart disease and diabetes. Here are some shortcuts you can take to healthy eating.

- If fresh vegetables are too costly, but frozen vegetables. They can cost less and last longer in your freezer.
- If you eat at fast food restaurants, many now offer healthy foods such as salads or grilled chicken.
- Talk to your doctor to learn more about how to have a healthy diet.

Manage Stress

Everyone has stress. It is a normal part of life. You can feel stress in your body when you have too much to do or when you haven't slept well. You can also feel stress when you worry about your job, money, relationships, or a friend or family member who is ill or in crisis. Stress can make you feel run down. It can also cause your mind to race and make it hard to focus on the things you need to do. If you have a mental illness, lots of stress can make you feel worse and make it harder to function. If you are feeling stressed, there are steps you can take to feel better:

- **Slow down and take one thing at a time.** If you feel like you have too much to do, make a list and work on it one task at a time.
- **Know your limits.** Let others know them, too. If you're overwhelmed at home or work, or with friends, learn how to say "no". It may be hard at first, so practice saying "no" with the people you trust most.
- **Practice stress reduction techniques.** There are a lot of things you can do to make your life more peaceful and calm. Do something you enjoy, exercise, connect with others or meditate.
- **Know your triggers.** What causes stress in your life? If you know where stress is coming from, you will be able to manage it better.
- **Talk to someone.** You don't have to deal with stress on your own. Talking to a trusted friend, family member, support group or counselor can make you feel better. They also may help you figure out how to better manage stress in your life.

Exercise

Along with a healthy diet, exercise can improve your health and well-being. Exercising regularly can increase your self-esteem and confidence; reduce your feelings of stress, anxiety and depression, improve your sleep; and help you maintain a healthy weight.

Find a type of exercise that you enjoy and talk to your doctor. You might enjoy walking, jogging or even dancing. You don't have to go to a gym or spend money to exercise.

- Check out your local community center for free, fun activities.
- Take a short walk around the block with family, friends or coworkers.
- Take the stairs instead of the elevator. Make sure the stairs are well lit.
- Turn on some music and dance.

Do Something You Enjoy

During the week, find time – 30 minutes, a couple of hours or whatever you can fit in – to do something you enjoy. Read a book or magazine, go for a walk or spend time with friends. Taking time for yourself to have fun and laugh can help you relax, ease stress and improve the way you feel.

PARENTING

During Tough Economic Times

From National Mental Health America

If you're a parent with money worries, life can be pretty tough. You might need time to earn extra money, work on your finances or just unwind from a draining, demanding day. But your kids still need your attention, and they may have worries of their own. How can you parent well when times are tough? Consider some steps that can support your family and preserve your own health and well-being.

- **Limit kids' exposure to worries.** Try not to talk too much about your own fears when the kids are listening, and consider turning off the TV news. You may think your 5-year-old tunes out adult topics, but he may hear just enough to spark his active imagination.
- **Share honestly but appropriately.** Secrets can be scary. You certainly don't want to overwhelm your child with information, but it's probably best to share some of your family's financial situation. Take a reassuring approach by pointing out any areas you know are stable, such as staying in the same school despite any other changes.
- **Economize in a way that's clear and fair.** If you need to scale back on your children's after-school activities, letting them pick from a few options may decrease their disappointment. You might also consider less-expensive options at local community centers and libraries, too. And don't forget to show kids that you're cutting back on some of your own "extras" as well.
- **Keep predictability high.** Kids like routine. Make sure your child's routines include exercise to burn off energy, soothing nighttime activities and, above all, some special time with you. Children crave attention, and if they're not getting it in positive ways they may get it by acting out.

How Can I Get Help Paying for Prescriptions?

From Mental Health America, www.LiveYourLifeWell.org

Some pharmaceutical companies offer prescription assistance programs to individuals and families with financial needs. These programs typically require a doctor's consent and proof of your financial status. They may also require that you have either no health insurance or no prescription drug benefit through your health insurance.

In addition, there are county, state, and national prescription programs for which you may qualify and special drug discount cards offered by some pharmaceutical companies.

Beginning January 1, 2006, Medicare began a new program to help pay for prescription drugs for people who receive Medicare benefits and people who currently have both Medicare and Medicaid. Mental Health America has developed written materials to explain this new program, also called **Medicare Rx, Part D, or the prescription drug benefit**, to help consumers, their family and friends, better understand this new benefit and what steps they need to take to get this benefit. **RX assist** has developed a section for Medicare Part D participants that provides information about prescription assistance programs that may help Medicare Part D beneficiaries.

Partnership for Prescription Assistance is an interactive site designed to help you find patient prescription drug assistance programs for which you may qualify. You can use the on-line application wizard, view and read about prescription assistance programs offered by the drug manufacturers, and search for prescription drug assistance programs in your state. You can also contact the Partnership for Prescription Assistance by calling 1-888-4PPA-NOW (1-888-477-2669).

Your **local and/or state Mental Health America** office is a resource for information about state and local prescription assistance programs.

Your **state Medicaid office** may offer information about prescription assistance and drug discount programs available in your state.

Medicare Rights Center offers information about state and national prescription assistance programs, drug discount cards, mail order and internet discount pharmacies, and prescription drug price comparison web sites. This information is not only for Medicare Part D plan participants but for anyone needing information about help paying for their prescription drugs. Use the "Help Paying for Prescription Drugs" option on the left-hand side of the page to access this information.

211 is an Information and Referral service to help people connect with important community services and help them find help in their community more easily. 211 is available in many states and, if available in your area, can help you find organizations that may assist with a broad range of needs including help paying for medications, financial assistance with other essential needs such as food, clothing, rent and utility assistance, child care, employment supports, services for older adults, etc.

RX Hope has program descriptions and downloadable applications for prescription assistance programs for specific medications including psychotropic medications.

RX Assist offers a patient assistance program directory along with information about a variety of programs including drug discount cards, prescription assistance programs for generic medications, programs that help with medication co-pays, programs that provide free and low cost health care, as well as information for Medicare Part D beneficiaries. RxAssist provides health care providers with information on accessing more than 100 pharmaceutical manufacturers' patient assistance programs. These programs usually offer a limited supply of free prescription medication to eligible patients. Application forms are available on-line for the 40+ programs that allow their forms to be copied freely. **For more information go to:**

http://www.nami.org/Content/ContentGroups/Helpline1/Prescription_Drug_Patient_Assistance_Programs.htm

Needy Meds has a searchable list of disease-specific assistance programs (primarily for other medical conditions) with program description and contact information (Use link under "Additional Programs" on left-hand side of home page.) Some of these programs provide a broad range of financial assistance including help with other necessary expenses such as utility bills. They also have a list of state sponsored programs which can be accessed from the link under "Government Programs" also on the left-hand side of the home page. Once you have identified programs, you can contact the **Partnership for Prescription Assistance** at 1-888-4PPA-NOW (1-888-477-2669) for free assistance in applying for these programs.

There are a variety of organizations that offer prescription assistance for medications used to treat specific medical conditions. While these organizations do not offer assistance in covering the cost of psychotropic medications, they may be helpful if you have other health problems. Some of these programs offer financial assistance for those who have insurance but have high co-pays. Some also offer assistance with insurance premiums.

- **Patient Advocate Foundation** Co-Pay Relief at 1-866-512-3861
- **National Organization for Rare Diseases** (NORD) at 1-800-999-NORD
- **Patient Services Inc.** at 1-800-366-7741
- **Health Well Foundation** at 1-800-675-8416

- **Patient Access Network Foundation** at 1-866-316-7263

For help finding treatment, support groups, medication information, and help paying for your medications, your local Mental Health America affiliate, and other mental health-related services in your community. Also see Discount Drugs under Resources, pages 25 to 27.

10 Ways to Live Your Life Well

From Mental Health America

The following 10 Tools are based on a body of scientific evidence in behavioral and medical research. You can learn more about them by visiting www.LiveYourLifeWell.org.

Getting Started

You can start by reviewing the 10 Tools to see which ones suit you. Of course, not all the tools are right for everyone, but you'll likely find at least a few to try.

Then check out the suggestions for applying them to your life. ...We offer a quick overview of some ways to apply each tool. You'll find a lot more on our website, www.LiveYourLifeWell.org.

Connect with Others. Research suggests that people who feel connected are happier and healthier – and may even live longer.

Stay Positive. People who regularly focus on the positive in their lives are less upset by painful memories.

Get Physically Active. Exercise relieves your tense muscles, improves your mood and sleep, and increases your energy and strength.

Help Others. Research suggests that those who consistently help other people experience less depression, greater calm and fewer pains.

Get Enough Rest. People who don't get enough sleep face a number of possible risks, including weight gain, decreased memory, impaired driving and heart problems.

Create Joy and Satisfaction. Positive emotions can boost your ability to bounce back from stress.

Eat Well. Eating healthy food and regular meals can increase your energy, lower the risk of developing certain diseases and influence your mood.

Take Care of Your Spirit. People who have strong spiritual lives may be healthier and live longer. Spirituality seems to cut the stress that can contribute to disease.

Deal Better with Hard Times. People who get support, problem-solve or focus on the positives in their lives are likely to handle tough times better.

Get Professional Help if You Need It. If the problems in your life are stopping you from functioning well or feeling good, professional help can make a big difference.

Find more suggestions for each of the 10 tools at www.LiveYourLifeWell.org.

RESOURCES

Mental Health Help Lines in New York State

Mental Health Crisis and Suicide

National Suicide Prevention Lifeline

1-800-273-TALK

1-800-273-8255

TTY: 1-800-799-4889

The Lifeline will provide you with immediate support resources in your locale. **If you are a veteran**, follow the prompt to be connected with a resource line dedicated to assisting veterans. The service operates 24/7.

For immediate mental health crisis support, when someone is in danger of harming themselves or others, dial 911.

Mental Health Information and Referral Resources

Mental Health Association in New York State's Mental Health Information Center

1-800-766-6177

E-mail: infocenter@mhanys.org

The Mental Health Information Center is a private, not-for-profit service that operates weekdays 9 am to 5 pm. Staff will direct you to resources in your own area. The center does not provide counseling or recommend therapists.

National Alliance on Mental Illness

1-800-950-3225, Help Line

www.naminys.org

NAMI-NYS has chapters across New York State.

NAMI provides support groups for individuals who are concerned about or who are caregivers for adults living with mental illness. They also provide support for parents with psychiatric disabilities as well as several other services.

Families Together in New York State

1-888-3276-9644 toll-free information and referral line

www.ftnys.org

Families Together is the only statewide parent-run organization representing and advocating for families or children and youth with emotional, behavioral and social challenges. They will provide information and referrals to local resources as well as support, advocacy, and training in person and on line.

Sources of Affordable Mental Health Assistance

- Local Mental Health Association or Mental Health America office
- Your workplace employee assistance program
- Community mental health clinics
- Community primary care clinics often offer counseling on a sliding scale
- Universities with a teaching hospital often have a mental health clinic offering service on a sliding scale
- Pastoral counseling through a local house of worship
- Group therapy
- Self-help and support groups (not a substitute for therapy) can be found in the community pages of your local telephone directory and local newspaper.

Assistance with Substance Abuse and/or Addiction

County alcoholism and substance abuse offices provide free or affordable assessment and/or treatment.

If you have health insurance, check with your carrier to find out how to access service and what providers participate in your plan.

12-Step support programs occur nearly every hour of every day for people who are working to remain clean and sober. To find meetings near you, check your telephone directory under Alcoholics Anonymous or Narcotics Anonymous. There are also Alanon and Naranon meetings for people who are close to someone with an addiction problem.

Help with Emergency Social Concerns

Prevent Child Abuse Parent Support Hotline

1-800-342-7472 24/7 in English and Spanish

The organization realizes that extremely stressed parents may feel as though or actually lose control of their tempers. The organization strives to keep children safe by supporting and educating parents. There are also extensive resources on line both for parents and children at www.preventchildabuseny.org

National Domestic Violence Hotline

1-800-799-SAFE (7233)

TTY: 1-800-787-3224

24/7 in English and Spanish. Also has access to interpreters for 150 additional languages.

In early 2009, the hotline did a study based on a tremendous increase in calls and found out that 54% of the callers' families had experienced economic

changes. The hotline will connect you with local resources and provide information on how to stay safe.

Prescription Drug Discounts

New York Prescription Saver (NYP\$)

NYP\$ is a pharmacy discount card that can lower the cost of your prescriptions by as much as 60 percent on generics and 30 percent on brand name drugs. Just show your card at a participating pharmacy to receive your discount right at the counter. NYP\$ is sponsored by New York State and supported by pharmacies and pharmaceutical manufacturers who are generously providing these discounts to you.

New York State residents are eligible if they are not already receiving Medicaid and are:

- Either age 50 up to 65, or persons with a disability who have been determined disabled by the Social Security Administration; AND
- Have annual household income less than \$35,000 (single) or \$50,000 (married).

In order to apply:

- Use the electronic application and apply right here on our website.
- Print out an application, fill it out and mail it in to us
- Call us and we'll help you complete an application:
1-800-788-6917 or TTY Users may call: 1-800-290-9138.

Together Rx Access, a drug discount program funded by drug manufacturers, announced it's making it easier for people to participate in their program by expanding the income levels that determine eligibility.

According to the program, the new income limits mean that over 90 percent of uninsured Americans will be able to get access to the discounted drugs. Here are the new limits:

- \$45,000 for a single person (formerly \$30,000)
- \$60,000 for a family of two (formerly \$40,000)
- \$75,000 for a family of three (formerly \$50,000)
- \$90,000 for a family of four (formerly \$60,000)
- \$105,000 for a family of five (formerly \$70,000)

The program is free. When members present their card (you can enroll at: togetherrxaccess.com or by calling 800-966-0407) at participating pharmacies,

they generally receive a discount of between 25 and 40 percent off the cash price they'd pay at the pharmacy counter. The program covers some 300 brand-name drugs as well as thousands of generics.

To make sure you're getting the best deal, it's important to do your homework. The Together Rx Access program may be good for some people, especially those who take pricey brand-name drugs. But if that sounds like you, maybe your first step should be to talk with your doctor about whether there's a cheaper generic alternative that might do the job just as well.

Other discount medication sources include the following:

Membership in grocery store pharmacies – Many chains now have a program that covers 200 to 400 generic drugs for \$3 to \$4 for a 30 day supply and \$9 to \$12 for a 90 day supply. The offerings vary by grocery chain and some charge a nominal membership fee.

Samples from physician's office - If you must use an expensive medication and you have lost your job or are unable to get adequate coverage through your insurance company, speak to your physician about changing the medication, getting samples, or getting pharmaceutical company vouchers. Most doctors keep these on hand for just such situations.

Each pharmaceutical company has a program to provide free or low-cost medications to people who qualify. If you cannot find assistance elsewhere, contact the company that makes the medication and request assistance.

Affordable Health Insurance

Healthy New York – Health insurance for small businesses, sole proprietors, and workers without insurance. For more information, call 1-866-432-5849 or view information on line at www.ins.state.ny.us.

Child Health Plus – For children covered by Medicaid or children whose parents do not have health insurance. Premiums are based on household size and income. For more information contact 1-800-698-4543 or TTY: 1-877-898-5849.

Family Health Plus – A public health insurance program for adults ages 19-64 who have income too high to qualify for Medicaid. For more information, contact 1-877-934-7587.

Elderly Pharmaceutical Insurance Coverage (EPIC) Program

EPIC is a New York State program that helps seniors pay for their prescription drugs. More than a quarter million EPIC enrollees are saving an average of 90 percent of the cost of their medicines. Most enrollees have Medicare Part D or other drug coverage, and use EPIC to lower their drug costs even more by helping them pay the deductibles and co-payments required by their other drug plan. EPIC also helps members pay for Medicare Part D premiums.

Eligibility requirements

- Must be a New York State resident 65 or older with an annual income under \$35,000 (single) or \$50,000 or less (married).
- Must also join a Medicare Part D plan (with limited exceptions).
- Seniors with a Medicaid spend-down are eligible, but those with full Medicaid benefits are not.

How does EPIC work?

- Seniors with moderate incomes pay a low quarterly fee, and participate in the Fee Plan.
- Seniors with higher incomes must meet an annual deductible, and participate in the Deductible Plan.
- Those who pay a fee or those who have met their deductible pay a co-payment at the pharmacy when purchasing prescriptions.

For more information, contact:

Coordination of Benefits Contractor at 1-800-999-1118.

TTY users should call 1-800-318-8782.

<http://www.aging.ny.gov/healthbenefits/>

NOTES