

Subject: NeedyMeds, a Way to Save on Prescription Medications

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# SCLERODERMA FOUNDATION

SUPPORT • EDUCATION • RESEARCH

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## NeedyMeds, a Way to Save on Prescription Medications



The Scleroderma Foundation has teamed up with NeedyMeds, a non-profit information resource devoted to helping people in need find assistance programs to help them afford their medications and costs related to health care.

### How It Works

There is no registration or enrollment cost. You can download the card provided on our website and cut it out or obtain a plastic one. Every time you get a prescription filled, give the card to the pharmacist. He or she will check on the discount and let you know how much you save. You can share the card with your family members and friends. A double-sided copy of the card works as well as the original.

NeedyMeds is simple, easy, requires no registration, and can help you save on a number of prescriptions if they aren't covered by insurance.

[You can learn more about NeedyMeds at Scleroderma.org >>](#)

## Infographic: Understanding the ABLE Act

The Achieving a Better Life Experience (ABLE) Act, signed into law on December 19, 2014, gives individuals with disabilities the opportunity to establish tax-deferred savings accounts to maintain their independence, pursue their dreams and contribute to their communities. This handy infographic offered by [Allsup](#) can help you better understand the ABLE Act.

[See the infographic at Allsup.com >>](#)

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**Achieving a Better Life Experience (ABLE)— Understanding the ABLE Act**

The ABLE Act signed into law in December 18, 2014, gives individuals with disabilities the opportunity to establish tax-advantaged savings accounts to provide for retirement, pay for education, and provide for their care in retirement. ABLE Plans fall under Section 529 of the Internal Revenue Code.

**Protects current disability and healthcare benefits**

As reported, ABLE Plans have no effect on disability benefits, Social Security Disability Insurance (SSDI), Medicaid, and other federal means tested benefits. Currently, individuals with more than \$2,000 in assets are not eligible for SS.

**Qualified expenses under the ABLE Act include:** Education, Healthcare, Housing, Transportation, Long-term care, Funeral expenses, and Disability.

**Who can have an ABLE Plan?**

You are eligible for an ABLE Plan if you are disabled before age 19, meet all disability criteria, and:

- Residing in a state that has established an ABLE Plan
- Residing in a state that has established an ABLE Plan

**Setting up an ABLE Plan**

The ABLE Act allows you to contribute up to \$10,000 per year to an ABLE Plan. Funds can be used for qualified expenses.

**1.4 Million** people are currently receiving disability benefits.

**5.8 Million** people are currently receiving Social Security Disability Insurance (SSDI) benefits.

**\$100,000** is the maximum amount that can be contributed to an ABLE Plan in any one year.

**\$18,000** is the maximum amount that can be contributed to an ABLE Plan in any one year.

**AAPD** For more information on the American Association of People with Disabilities, visit AAPD.org

**Allsup** For more information on our online Disability Resources, visit Expert.Allsup.com

## Evaluating Internet Health Information: A Tutorial from the National Library of Medicine



It can be difficult to know how to evaluate the accuracy of health information available for free on the Internet. The National Library of Medicine is offering a 16-minute tutorial on how to evaluate the health information that you find on the Web.

To view the tutorial, you need the Flash plug-in, version 8 or above. If you do not have Flash, you will be prompted to obtain a free download of the software before you start.

[Take the tutorial at Medline Plus >>](#)

## Dietary Supplement Label Database



The Dietary Supplement Label Database is a joint project of the National Institutes of Health Office of Dietary Supplements and National Library of Medicine. It contains the full label contents from a sample of dietary supplement products marketed in the U.S. and can be used to search label information from dietary supplement products that are currently on the U.S. market and products that

have been discontinued or are no longer on the U.S. market.

[Visit the Dietary Supplement Label Database website >>](#)

**Disclaimer:** The Scleroderma Foundation in no way endorses any drugs, treatments, clinical trials, or studies reported in the eLetter. Information is provided to keep the readers informed. Because the manifestations and severity of scleroderma vary among individuals, personalized medical management is essential. Therefore, it is strongly recommended that all drugs and treatments be discussed with the reader's physician(s) for proper evaluation and treatment.



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