



Ask The Pharmacist

Reduce Your Prescription Bill With Generic Drugs

by Lisa Chavis, RPh

(NAPSA)—Prescription drugs can be a costly medical expense, especially for seniors and those who have chronic illnesses. One way to save money is to switch to generic drugs instead of more expensive brand-name drugs whenever clinically appropriate. Generics are FDA-approved bioequivalents of their brand-name counterparts, containing the same active ingredients and just as effective.



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According to a survey conducted by Medco, nearly 40 percent of consumers say they are not knowledgeable about generics, and what they don't know about generics may be costing them a lot of money:

- Generic drugs can cost up to 80 percent less if you are paying for them out of pocket, and many plans that use co-payments charge much lower co-pays for generics.

- Even when your doctor prescribes a brand-name drug, your pharmacist can fill it with the generic equivalent as long as the physician has not checked the "Dispense As Written" box on the prescription.

- About 75 percent of FDA-approved drugs have a generic equivalent or alternative.

- Once a brand-name medication loses patent protection, other manufacturers can produce a generic version, usually leading to substantially lower prices.

- Commonly used drugs that are expected to come off patent in 2007 include Norvasc, Toprol and Coreg, which all treat high blood pressure; Imitrex, a migraine medication; and Paxil CR, a depression and panic disorder treatment.



For many people, generic drugs are a cost-saving option.

Ambien, a sleeping medication, became available in generic form earlier this year.

The rising cost of health care affects businesses, too. Generics have become one of the most important tools in keeping down the cost of the pharmacy benefit employers offer to their workers. Because of this, many health plans have implemented rules and incentives to promote the use of generics:

- Lower co-payments for generics than for brands, resulting in reduced out-of-pocket expenses for consumers using generics

- Step-therapy programs requiring that patients try the generic first before being prescribed the brand

- For some companies, especially small ones, generics can mean the difference between providing a benefit or cutting coverage altogether. Some plans, like Medco's Generics First™, only provide coverage for generics, while making brand-name drugs available, when necessary, at a discounted price.

For more information, visit www.medco.com.

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