



spotlight on health

The Right Questions May Cut Drug Costs

(NAPSA)—The cost of getting sick is increasing for Americans. According to a recent report, the annual out-of-pocket healthcare costs for employees of large companies have more than doubled since 1998, with prescription drugs being the fastest growing expense.

With employers asking consumers to pay a higher portion of their prescription drug costs, those who take a more active role in their healthcare will find there are many ways to reduce costs without sacrificing quality of care.

“Consumers can experience a noticeable difference in the cost of prescription medications if they know the right questions to ask,” said Glen Stettin, vice president of clinical products, Medco Health Solutions, Inc., one of the nation’s leading pharmacy benefit managers.

Dr. Stettin suggests that consumers ask the following questions about their prescription medications:

- Ask your doctor about over-the-counter (OTC) drugs. In many cases OTCs can be an effective and less expensive treatment than some prescription medications. For example, the allergy medication Claritin and the heartburn and peptic ulcer medication Prilosec are the latest in a growing number of widely prescribed prescription drugs that have been approved for OTC use. OTCs can also be paid for using pretax contributions to flexible spending accounts, in many cases reducing the cost of these medications by more than 30 percent.

- Ask your doctor about generics. Generic drugs have the same active ingredients, quality, safety, effectiveness and strength as their brand-name counterparts, yet cost



Asking about generic and over-the-counter drugs and using home delivery can cut medication costs.

up to 70 percent less. Of the more than 10,000 brand-name drugs listed by the FDA, nearly 8,000 are available in generic form. Whenever you are prescribed a brand medication, ask your doctor if there is a generic equivalent.

- Ask about free samples. Your doctor may be able to provide free samples of medications that you are just starting on, including OTCs and generics. Medco Health’s *Generics First* program, for instance, supplies physicians with free samples of some generic drugs as well as the OTC Alavert, OTC Advil, and OTC Prilosec.

- Ask about home delivery. Consumers should ask their health plan if it offers a home delivery option. Through home delivery, consumers can purchase a three-month supply of chronic medications for less than they would pay by buying one month supplies individually.

For more information, visit www.medcohealth.com.