

It may be Easy to Save Money on Prescriptions..... *.....Secrets Revealed!!*

If living through difficult economic times has taught us anything, it's that we need to cut costs anywhere we can. One way to save money that's easier than you think is with prescription drugs.

1) Exploding the Myths about Generics

There is a misconception among healthcare professionals and consumers that the levels that generic drugs are absorbed are allowed to vary as much as 20% from their brand-name counterparts. The misconception generally stems from not understanding the statistics involved in evaluating these drugs. In reality, the way most generic drugs fluctuate from their brand-name counterparts in the human body differs by less than 4% in the U.S, and your brand name drug can have this same fluctuation.

For a generic drug product to gain FDA approval, **it must be equivalent to the brand-name product**, matching the same requirements for strength, purity, and quality, and it must be manufactured under the same strict standards of the FDA's manufacturing practice regulations required for brand-name drugs.

2) \$4 Generic Drug Programs

Several pharmacies now have many generic drugs priced at \$4 per month supply or \$10 per 90 day supply. Visit Walmart.com, Target.com, Walgreens.com, Riteaid.com or StopAndShop.com and print out the list of their generic drugs or pick up the list at your local store. (Links to a few of these drug lists can be found below.) In many cases you may be taking a brand name drug for which there is a similar product available as a generic, or you may be able to switch to a pharmacy that has a lower cost generic drug program.

Remember to always ask your doctor to write a prescription for a generic drug, if he/she believes that a generic alternative is medically appropriate. Make sure the pharmacy runs the prescription through your insurance card so that you get credit toward deductibles and our system scans all your prescriptions for drug interactions, even if they are not all filled at the same pharmacy. Enjoy the pharmacy bargain hunting!

Walmart:

http://i.walmartimages.com/i/if/hmp/fusion/customer_list.pdf

Stop N Shop:

http://images.stopandshop.com/media/pharmacy/generic_drugs_sns_20100405.pdf

Target:

<http://sites.target.com/site/en/health/page.jsp?contentId=PRD03-004319>

Rite Aid:

http://www.riteaid.com/www.riteaid.com/w-content/images/pharmacy/RA_RXSavings_Directory_040110.pdf

3) Should You Really Take Those Drug Samples?

--excerpted from CNN.com, April 24, 2008

Samples look like they're free, but they're not. Simply put, samples don't last forever. They're often for very expensive medicines, and when they run out, you (or your insurance company, or both) can be left with a high price tag.

A 2008 study has found that when people receive samples, they end up spending more money on drugs. This University of Chicago study found that **those receiving samples spent \$166 in the six months before they obtained free medicine, \$244 when they received the samples, and \$212 in the six months after that.**

So, given that free samples aren't always such a great deal long-term, what should you do when your doctor offers you a free sample?

1. Ask your doctor how long you'll be taking the drug

If you need it for only a week and your doctor has given you a week's supply, then you could be in luck.

2. Your clever idea might not work

We know what you're thinking: If you need a drug for, say, three months, you can take the one-month supply of the free (expensive) drug, and then switch to the cheaper drug when the freebies run out. It's a clever idea, but doctors are often hesitant to change a prescription -- if a drug works, your doctor might not want to switch you.

3. When offered a sample, ask your doctor if there's a cheaper alternative.

If you are uncomfortable asking your doctor this question, you could try phrasing it this way: "Doctor, I'm struggling with costs. Would you partner with me in this regard?" or "I'm not sure what coverage I have for this [sample] medication. Are there alternatives?"

4. Ask your pharmacist to call your doctor

Let's say you accept your doctor's free samples, and when they run out you get hit with sticker shock at the pharmacy. The pharmacist can't switch your drug, but the pharmacist can call the doctor and suggest less expensive alternatives.