

Prescription Drug cost-saving Ideas

Generic Drugs

By using generic drugs, you can save yourself money, as well as save money for the health insurance plan. Many retail pharmacies offer savings on various prescriptions. Several have a list of 10 antibiotics that are FREE. Many have lists of generic drugs that are offered for \$4 for a 30-day supply and \$10 for a 90-day supply (if requested by your physician). If you order this same prescription through the health plan mail-order option, you will pay \$10 for the 30-day supply and \$20 for the 90-day supply. You will not need to use your insurance card for these purchases, but it is still wise to have the pharmacist record it in the pharmacy's records.

If you are prescribed a generic prescription, check with your local pharmacy on the pricing. Walmart, Target, and Meijer, as well as some other retail pharmacies, offer the reduced-cost prescriptions. You can obtain the list of drugs that are eligible for the reduced cost in the store or online at their websites. In addition, not all pharmacies offer the exact same drugs. For example CVS offers cholesterol lowering medicine such as Lovastatin (Zocor-brand name), while Martin's offers Simvastatin (Mevacor-brand name). Attempt to get all your prescriptions at the pharmacy which offers the price reduction. In some situations you might have to get one drug at another pharmacy than all your others, but if you have a number of prescription drugs, it will provide cost savings for you in the long run.

We have posted the most recent listing from Walmart on the Human Resources website to give you an idea of the types of drugs that are on the list. Feel free to print this list and review it to see if any of the drugs you take are on it. You can also take a copy of this list to your doctor to discuss whether there are any of the reduced cost prescriptions that may work for you rather than a brand name drug. Be sure to ask your physician to write your prescription to allow for a 90-day supply to allow for you to obtain the best discount.

Brand Name Drugs

For those brand name drugs that do not have generic equivalents, another option might be to check with the manufacturer of the drug regarding any discount programs it may offer. For example, if prescribed Januvia for diabetes, check with Merck, the manufacturer, to see if you qualify for their **PAP**, or Patient Assistance Program. One can look up the drug name or the manufacturer on the computer and go to their website. There will be a toll free number for you to call for the assistance and they are generally very helpful. If you fulfill the guidelines for coverage, many times you can receive a supply from the manufacturer for FREE for a year. One has to reapply annually for the benefit, but the potential savings could be substantial. Try this with other newer brand names of prescribed drugs, too. If you do not have a computer, get a friend to help you look up this information or feel free to use one of the computers in one of the computer labs during your free time.

Biological Medicines

The injectable, biological prescriptions, such as Humira for arthritis, are very expensive and one has a co-pay of \$60.00 or more. Contact the manufacturer, in this case Abbott, and get the toll free number online at their website. If covered under the guidelines, they have a patient assistance program and one only need make a \$5.00 co-pay.