

Rx Savings

Family Health Center

606 N Third Avenue Suite #101 - Sandpoint, Idaho 83864. - Phone (208) 263-1435 - www.fhcsandpoint.com

Scope of the problem

Why are the costs of prescriptions rising so fast? The good news is that research and innovation in the pharmaceutical industry has discovered life enhancing treatments that weren't available previously. But marketing and profit concerns also drive up costs often without significant benefit. Direct to consumer ads on TV and in magazines have successfully increased drug company profits by convincing patients they should take new expensive drugs when their doctor might use something less expensive, often with as much or more benefit.

Understanding drug prices is essential to making informed decisions when buying prescriptions. Compare prices for every FDA approved prescription drug and see the lowest price in your location online at goodrx.com or the free goodRx app. Your family doctor often can make suggestions to reduce your medication costs without affecting your care.

Appropriate use

First and most critically, it is important to make sure that prescribed medication is really necessary. Patients often see many different doctors which may or may not be aware of each other's prescriptions. Or perhaps medications prescribed long ago are no longer needed. Sometimes patients aren't really sure why they are taking this pill or that pill but just continue taking them anyway.

In these situations, it is best to bring all your medications to your family doctor for review, including over-the-counter medicines and herbal supplements. Often the medications can be reduced or eliminated safely with significant savings.

Insurance formulary coverage

For those without insurance, the first step is to check the Idaho insurance marketplace where you can find out if you qualify for insurance, possibly with significant subsidy, at YourHealthIdaho.org or 855-944-3246. For those with insurance, the most important step is to take advantage of your insurance by understanding the structure of your pharmacy benefit. If you have traditional Medicare (not an advantage plan) you'll need Medicare part D to have your medicine covered. Most insurers (including VA, Military, and Indian Health) have a formulary or list of medications which they prefer be used. If formulary medications or generics are used, the out of pocket expense is less and sometimes eliminated. If you are uncertain about medication coverage, read

your medical insurance policy or call the customer service representative and ask for more specifics in your situation (VA 800-827-1000). If there is a formulary list, bring it with you each time you visit your doctor so that it can be used when selecting your prescriptions.

Over-the-Counter

Many medications that formerly were effective prescription drugs are now available over-the-counter (OTC) in non-prescription strength. They are required by the FDA to be identical in safety, quality and performance to the prescription equivalent. Sometimes the OTC strength is less than that of the prescription version, but often substantially less expensive.

Generics

A generic drug is identical to its brand-name counterpart in dosage, safety, strength, quality, purity and performance of the active ingredient. The FDA criterion for effectiveness in the body is the same for both branded and generic drugs. Even for drugs that must be monitored carefully, the FDA makes no distinction between branded and generic drugs and recommends the same monitoring.

Generic products are less expensive because they do not require lengthy clinical trials to prove their safety and because they are infrequently marketed to physicians (in the form of samples) and consumers (in the form of direct to consumer advertising). In most cases, there is no reason to pay more for a brand product if a less expensive generic is available. A good source of mail order generics for low income individuals is at rxoutreach.com or 888-796-1234.

Compare pharmacies

The cost of drugs can differ widely, even among pharmacies in the same town. Some of your prescriptions can be cheaper at one pharmacy and the rest of your prescriptions can be less at another pharmacy. This can be especially noticeable with high out of pocket cost medications. Independent pharmacies have more flexibility and can often match or beat the big chains. Ask your pharmacist if you qualify for any discounts.

Online pharmacies

These pharmacies offer discounts of up to 60% when prescriptions are ordered by mail. Most do not

charge membership fees, but there may be shipping and handling costs. It can take 2-4 weeks for medications to arrive making this appropriate only for long term chronic medications. However, up to 96% of online drug outlets operate in conflict with pharmacy laws and practice standard. Only use verified internet pharmacy practice sites that show the VIPPS logo from National Association Boards of Pharmacy. Verified pharmacies can be found at www.safe.pharmacy/buying-safely.

- **Healthwarehouse.com:** 800-748-7001. Also OTC medications and diabetic supplies.
- **CVS/Caremark:** caremark.com 800-552-8159
- **Walgreens.com:** 877-250-5823
- **Express Script:** www.express-script.com or 800-282-2881. Also dental, hearing, eye care.

Membership Cards

Members of large national programs are able to take advantage of group buying power to achieve lower prices. Members use their cards at local participating pharmacies. Some programs offer discounts on vision, dental and hearing services also. Most charge annual fees. Before joining, call for updated information and carefully review all enrollment materials.

- **Costco:** 800-607-6861 or www.costco.com
- **AAA:** 866-222-7283 or www.aaa.com

Discount Cards

For patients without prescription coverage, many drug companies are helping to pay for medications not covered by insurance. They may offer online coupons. Unfortunately, each company offers a different savings structure and differing criteria to qualify. Generally, patients without medication insurance coverage apply online or over the phone and the discount is given at the pharmacy.

Discount Cards

- **NeedyMeds.org** or 800-503-6897
- **AARxsavings.com** or 800-814-9758
- **Lilly card** - lilycares.com or 800-545-6962
- **GSK** - gskforyou.com or 888-825-5249
- **Pfizer Rx Pathways** - pfizerrxpathways.com or 866-706-2400

Canadian medications

There are various ways to buy prescription drugs from pharmacies in Canada even though it is not technically legal to bring back - or mail order - foreign made versions of US drugs or to reimport US made drugs. That law has long gone unenforced: Neither the FDA nor US Customs takes steps to prevent Americans from crossing the border with a personal supply (3 months worth) of prescription drugs. And they seldom seize mail-order packages that are for personal use.

Canada has a very good regulatory system and in the majority of cases they sell the same drugs as in the US although the names may differ slightly. Check the

label for a drug identification number, required in Canada for all drugs sold. It means the medications are authentic. There are a few drugs in the US not yet available in Canada and vice versa. Some prescriptions here are over the counter in Canada. Avoid ordering temperature sensitive products like insulin.

Essentially there are two avenues for getting Canadian medications. Either drive across the border with a prescription from your US doctor, present it to a Canadian doctor who then rewrites it, and then take the Canadian prescription to a pharmacy to be filled. Or enroll with an online Canadian pharmacy and mail your prescriptions. Generally you must send a copy of your US prescription along with a medical history to a Canadian drugstore which then has a doctor licensed in Canada rewrite the prescription, and then fills and ships the order. There can be fees for the doctor, shipping, handling, insurance, and foreign exchange charges. You will not be allowed to order narcotics or controlled medications. Shipping requires 3-4 weeks.

There are many Canadian drugstores that participate in providing medications for Americans. The following are provided for your convenience. Call or go online to check prices and availability before you order.

- **CanadaDrugs:** 800-226-3784 or canadadrugs.com. Mail: 24 Terracon Place, Winnipeg, Manitoba, R2J 4G7 Canada.
- **The Canadian Drugstore:** 888-372-2252 or www.tcds.com. Mail: 91 Rylander Boulevard Suite7, Scarborough, Ontario M1B 5M5, Canada
- **Canadian Prescription Drugs:** 877-966-0567 or www.canpd.com. Mail: 59 Dundas St. E. Unit 1, Belleville, Ontario, K8N 1B7 Canada.

Patient Assistance Programs

These programs seek to aid those patients on long term prescriptions who have exhausted all other sources for pharmacy benefits and coverage, including Medicaid, Medicare, private insurance, and Veterans Assistance. Most people who qualify have too much income to qualify for Medicaid, but not enough to purchase insurance on the exchange and fall into the Idaho health insurance gap. The medications are provided direct from the manufacturer. Generally this is considered temporary assistance for up to one year. You may also need to prove that your income is below a certain level.

The following programs can assist patients in obtaining medications. There are usually forms to be completed for each medication request. We ask that you bring these with you to your next scheduled appointment so that we can review them with you in person. Shipping generally takes four weeks.

- **Partnership for Prescription Assistance:** PPARx.org or 888-477-2669.
- **NeedyMeds:** needymeds.org or 800-503-6897. Also offers a free drug discount card.
- **RxAssist:** rxassist.org. Comprehensive database of programs and practical tools.
- **Bonner Partners in Care Clinic:** bonnerpartnersincareclinic.org or 255-9099. Address: 2101 Pine St, Sandpoint, ID 83864.