

Cost Savings Tips for Everyone

One of the best ways of managing your prescription expense is to partner with your health care provider(s). Some of the tips that follow suggest you to talk to your provider about less costly options that conform to your treatment. If you have health insurance, understand your benefits and bring a copy of your plan's formulary (covered list of medicines) to the doctor's office.

- 1. If you have been taking a prescription drug for awhile, ask your doctor if it is still helping you.** Review your maintenance medicines with your doctor to make sure you still need them or you're taking the correct dosage. Too often, patients do not inform their health care providers of changes in weight or diet that may affect how their medicine works.
- 2. Save money by asking about generic alternatives.** The difference in price could be significant. Many brand name medications have less expensive generic formulations in the same dosage, strength, quality, performance, and intended use. A few types of medication should not be interchanged with generics because of slight differences in absorption rates. Talk to your health care provider. Also visit the consumer drug section on [the Food and Drug Administration website](#), for more information about generic medicines.
- 3. Ask about a less expensive brand of medication.** Sometimes an older brand of drug may be just as effective as a newer version.
- 4. Ask about an over-the-counter alternative.** Many over the counter products are as effective as some of their brand name counterparts and considerably less expensive. For example, antihistamines, pain relievers and antacids can often be purchased over the counter for less than your prescription or co-pay.
- 5. Can your pills be split?** If your medicine comes in a double dosage, you can sometimes cut costs by asking your health care provider to prescribe a drug at double dose so you can divide the tablets at home with a pill splitter. Certain types of medication, such as extended release medicines or enteric-coated tablets,

Do You Know All of Your Medicines?

Keeping a list of your medications is one way to take control of your health needs and can serve as a handy way to share information with multiple providers. Be sure to include the following information:

- 1) The name of your prescription medicine, its form, dosage, how much you take and when you take it;
- 2) The name of the provider who wrote you the prescription and what condition the medicine is treating;
- 3) When you started the medicine and when you stopped (for medicine prescribed for short-term use);
- 4) Names of medicines you take less frequently;
- 5) Names of over the counter medicine, supplements, or vitamins;
- 6) Any allergic reactions or problems you've experienced with medicines.

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should never be split. Talk to your pharmacist or health provider to find out if your medicine can be safely split.

6. **If you are on a maintenance medication, buy a larger supply.** Sometimes buying a 3-month supply rather than a 1 month supply at a time is cheaper. If you have prescription insurance, find out if your benefits allow you to fill a longer-term supply.
7. **Ask your health care provider for samples.** If you're trying a new prescription, ask your health care provider if the office has samples or buy a smaller supply.
8. **Consider life style changes that may help you reduce dependence on certain medicine.** These may include changes in diet, more exercise or other self-care methods. Check with your health care provider for suggestions that may be helpful to you.
9. **Shop Around.** The price of a drug can vary from one retail pharmacy to another. Local drug stores are listed in the yellow pages and in our brochure, *Finding Lower Cost Prescriptions*. Many of our local pharmacies now have a select list of generic medications available at a fixed low cost, such as \$4 for a 30-day supply, or \$10 for a 90-day supply. Our brochure, *Finding Lower Cost Prescriptions*, lists the pharmacies in Tompkins that offer such programs.
10. **If you have health insurance, do you have a prescription benefit?** What are the features of your coverage? Many prescription benefit plans offer coverage at different levels of co-pays. Read the information that describes your health plan, talk to your employer health benefits specialist, or call the customer service department of your insurance plan. If you take medicine on a regular basis, find out if that medicine falls on your plan's formulary and at what level of cost sharing. Some prescription drug plans have arrangements with specific mail order programs that will save you money if you order a long term supply and offer the convenience of sending your medicine directly to your home. This is particularly helpful for people on maintenance medications. Others with health plans that don't include prescription drug coverage make arrangements with a network of pharmacies where you can get a discount off the retail price of medicine.
11. **If you have Medicare, consider purchasing a Part D Drug Plan.** People who are enrolled in Medicare, a federal health coverage program, can purchase a prescription drug plan known as Part D. Part D plans have premiums, deductibles and co-pays, however people with limited income and resources may be eligible for extra help with prescription costs. The local Health Insurance Information Counseling and Assistance Program (HIICAP) at Lifelong (607-273-1511) can help Tompkins residents understand their Medicare drug options. More information is available at the government website for [Medicare](#).
12. **Buy your drugs through online pharmacies.** Sometimes filling your prescriptions through an online pharmacy can save money. You should exercise caution as some internet sites may not have appropriate oversight and expose you to outdated or substandard products. Look for websites bearing the Verified Internet Pharmacy Practice Sites (VIPPS®) seal. These sites are licensed and have state and federal regulatory

oversight. The National Association of Boards of Pharmacy® lists online sites that meet criteria and those that do not. Other recommended practices follow:

- a. Only order your drugs from sites that require a doctor's prescription (or other health care professional who is licensed in the United States to write prescriptions).
- b. Make sure there is a licensed pharmacist who can answer your questions.
- c. Make sure to ask about shipping charges and check to see if they take your insurance.
- d. Visit the [Federal Drug Administration](#) for more information.

13. **Consider a drug discount card.** Prescription drug discount cards can help you save money. People without drug insurance usually benefit the most from discount cards, though people with insurance may use the card for medicine which is not covered. Not all cards are the same. Some will only help you save on certain medications. Some can be downloaded for free off the internet while others require its users to meet certain criteria or complete an application. Prescription discount cards that can help residents of Tompkins County include:

- a. **Tompkins Rx.** This card is accepted at all pharmacies in Tompkins County as well as by its branches nationwide. Average savings total 20 percent. No enrollment is required and the card is available for free at many local pharmacies or by calling 2-1-1.
- b. **NYS Prescription Saver Card.** State residents who are certified as disabled OR between the ages of 50 through 64 with limited income (no more than \$35k for single member households or \$50k for married couples) may apply for this New York State sponsored pharmacy discount card. You can apply [online](#) or call 1-800-788-6917.
- c. **Pharmaceutical Manufacturer Discount Cards.** Some companies or associations offer prescription discount cards for those without insurance. Since these types of cards usually limit discounts to specific brands, it is important to make sure your medicines are among those that are discounted. Examples of these cards include the [Together Rx Access](#)® card which is sponsored by a group of some of the largest manufacturers, or Pfizer Pfriends® which limits discounts to certain Pfizer drugs.

14. **Look into pharmaceutical company patient assistance programs for free or low-cost medicine.** Patient assistance programs are charitable programs offered by many drug manufacturers. These programs offer branded drugs for free or very low cost. You must apply to these programs which have income eligibility limits and usually require that the applicant be without prescription insurance. For help finding a program, call the Prescription Meds Access Program (PMAP) at 2-1-1 (or 1-877-211-8667). There are also websites that allow you to search for patient assistance programs such as [Needy Meds](#) or the [Partnership for Prescription Assistance](#).

15. **Fill your generic prescription using generic patient assistance programs.** There are some low-cost mail order programs that specialize in generic medicines. Similar to pharmaceutical patient assistance programs, you must meet income criteria. Usually the smallest quantity you can purchase is for a 3-month supply. [Rx Outreach](#) and [Xubex](#) are two programs that offer competitive prices on certain generic drugs.
16. **Look into national disease based organizations or foundations that may help with prescription drug costs.** Disease-based organizations may have information about programs for people with unique medication needs when they are uninsured or underinsured. [NeedyMeds](#) has a directory of these organizations. Another organization, the National Organization of Rare Disorders ([NORD](#)) administers some medication assistance programs to assist in securing medications.