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Health Matters

A penny saved...

Saving money on prescription drugs has become a necessity with escalating health care costs in the current climate of economic downturn. Nearly half of American adults take at least one prescription drug and about 18% take 3 or more. The estimated 40+ million Americans without health insurance are struggling to pay for needed medications and those with coverage are increasingly being required to pay a larger portion in the form of co-pays and deductibles. Furthermore, studies show that doctors are usually unaware of drug costs and rarely ask their patients if cost is an issue. The good news is that there are some ways to save money effectively and safely when it comes to prescriptions. Primarily this includes switching to generic drugs from more expensive brand-name ones. In addition, pill splitting can save money in some cases and most of the drug companies have assistance programs for the indigent or uninsured.

Generic drugs cost 30-80% less than their brand-name equivalent and co-pays for them are much lower as determined by the drug formularies of each insurance company. Generic drugs have the same active chemical as the brands they copy and are equally effective. About half of all prescriptions in the United States are filled with generic drugs whose manufacturing and distribution process is FDA supervised. This assures that they are as safe and trustworthy as the more expensive brand-name drugs whose patent has expired only to become "generic" and sold at a large discount. A simple example is Tylenol which was developed 50 years ago and can be bought as generic acetaminophen at a fraction of the cost. If you want "Tylenol" at a higher price the choice is yours. Half of all generics are actually manufactured by brand-name companies. The effective time on the market before patents expire is between 10 and 14 years after which there is more competition and lower pricing. Sometimes brand-name companies actually pay generic manufacturers to delay bringing their competing drugs to market.

To save money ask your doctor to switch all your prescriptions to appropriate generics if available and even consider switching from an expensive brand-name to a different cheaper generic drug in the same class. If necessary, make an appointment just to discuss and change your prescription meds. Your doctor can get paid for a visit and you save money at each prescription refill into the future. Drug companies will continue to do everything in their power to promote and market more profitable newer, but not necessarily better, drugs. New drugs on the market are commonly supplied to physician's offices as samples with the hope that the patient will start these drugs instead of cheaper proven generics. Frequently the drug company "salesperson" is an attractive ex cheerleader type who brings free pens, advertising trinkets or invitations to a propaganda laden dinner meeting. Many brand-name drugs can

cost \$1000-\$2000 per year more than their generic equivalents and your co-pay will surely reflect a percentage of that. Using a pill splitter can also be a cost saver although not all pills can be safely cut. Many of the drugs used to treat depression and hypertension can be split in addition to all of the statin type cholesterol-lowering drugs. The higher dose is often similar in cost to the lower dose and provides value. Even a regular aspirin can be split to get the dose equivalent of 4 "baby" aspirins which can save money. Some commonly used drugs which can be split for cost savings include Zocor, Crestor, Pravachol, Mevacor, Lipitor, Norvasc, Tenormin, Zestril, Toprol, Accupril, Celexa, Klonopin, Paxil, Zoloft, Viagra, Cialis, Levitra, Synthroid, Proscar, Cardura, Glucophage and many others. You can use the Internet to look up brand-name drugs you are on which have much cheaper generic equivalents and allow a price comparison. You can even compare the cost of any drug at several local pharmacies. Two sites I recommend include [www.destinationrx.com](http://www.destinationrx.com) and [www.pillbot.com](http://www.pillbot.com). Another option if you want brand-name drugs is to buy them from a reputable Canadian website to get prices usually cheaper than any U.S. source. In 2004 the average price of generic drugs was \$29 and brand-name drugs \$96. Several states, including New Hampshire, buy prescription drugs in Canada.

Too often physicians have become robots to the drug industry and in their busy schedule don't advocate strongly enough to save money for their patients. Don't hesitate to ask whether a less expensive generic drug would do just as well as the brand-name drug you are taking. You also can always ask your local pharmacist to give you a cheaper generic unless the physician writes DAW (dispense as written) on the prescription. If I'm too busy to look it up I'll advise my patient to ask the pharmacist to suggest any less expensive drug equivalent to what I am prescribing and I'm happy to change drugs when clinically appropriate. Having used an electronic medical record and electronic prescribing in my practice for the past 4 years, I can see immediately when a cheaper drug is available for the patient as I write the Rx. Let your doctor know if expensive drug co-pays are putting you in the poor house.

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