



GREAT-WEST
HEALTHCARE

DRIVER'S SEAT

IN VOLUME 26

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DID YOU KNOW?

The average cost for a brand-name drug company to discover and test a drug may be as much as **\$800 MILLION³**

GENERIC DRUGS ARE IDENTICAL TO THEIR BRAND-NAME COUNTERPARTS in dosage form, safety, strength, how they're administered, quality, performance and intended use⁴

If the cost of your prescription (generic or brand) is less than your copay, your Great-West Healthcare, now part of CIGNA, **PHARMACY BENEFIT GIVES YOU THE LESSER PRICE**

³ "The Price of Innovation: New Estimates of Drug Development Cost," DiMasi, J.A. et al., *Journal of Health Economics* 22(2003), 151-185.

⁴ U.S. Food and Drug Administration, www.fda.gov/oc/initiatives/advance/generics.html.

GET THE REAL DOPE ON GENERICS

By now you know that choosing generic prescriptions over brand-name equivalents is an effective way to stretch your health care dollar. But did you know all generics are not created equal? There can be a **BIG** difference in the cost, depending on the where you purchase the prescription. For example, while 90 tablets of generic Prozac would set you back \$117 at one pharmacy chain, your out-of-pocket cost would be just \$12 at a major warehouse pharmacy.¹



Why doesn't "generic" always equal "cheap"?

For one thing, when brand-name drugs lose patent protection, as all eventually do, prices typically drop. But just how far and how fast prices fall depends on a number of factors, such as how many generic makers are selling the drug and whether there's more than one generic available.² So if your health plan includes a prescription deductible, it's smart to shop around to get the best price – even on generics.

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¹ www.mercola.com, Health Blog, March 16, 2007.

² online.wsj.com, "Why Generic Doesn't Always Mean Cheap," March 13, 2007.

TAKE OUR QUIZ⁷

Any discussion of prescription drugs – generic or otherwise – is one best (and first) had by you and your doctor. Take this brief quiz to diagnose your current knowledge, get a small dose of information and begin a healthy dialogue.

1. *The best price for generic prescriptions may:*

- A. be found at small, independent pharmacies
- B. be found at wholesale club stores that often don't require membership to use the pharmacy
- C. be found on the Internet, rather than locally
- D. all of the above

2. *The Internet can be a valuable tool to:*

- A. compare prices
- B. learn about drug interactions
- C. decide what dosage to take
- D. A and B

3. *Drugs that are advertised or given as free samples at your doctor's office are usually expensive.⁷*

- A. True
- B. False

Answers:

- 1. D. all of the above
- 2. D. A and B
- 3. A. True⁸

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ASK QUESTIONS, SHOP AROUND

Americans see their doctors more than 890 million times each year, and two-thirds of office visits result in a prescription.⁵ So it makes sense to compare prices before filling yours. Here are some things you can ask your doctor or pharmacist about trying, to keep yourself physically and financially healthy:

- **Switch to generics** when available
- Ask about **different brands** that have the same effectiveness; there may be a less expensive **over-the-counter (OTC) drug** with similar benefits
- Consider buying in **larger quantity**

- Order a **higher dosage**, then split pills in half, if possible. Consult your doctor first, since this may not be appropriate for your medication
- **Search for the best prices** online, via mail order (if available with your plan) and at retail pharmacies. If you decide to order medication online or purchase from multiple sources, talk to your doctor/pharmacist first
- **MyGreatWest.com** – lets you access your prescription history, look up your formulary (list of drugs available with your plan), locate a pharmacy, get mail-order service (if available) and more



⁵ "National Ambulatory Medical Care Survey: 2002 Summary," Woodwell, David and Cherry, Donald, National Center for Health Statistics, *Advance Data from Vital and Health Statistics*, No. 346, Aug. 26, 2004.

⁶ Source, this section: "Shopping for Drugs: 2007," Study No. 293, Nov. 2006, ed. Herrick, Devon, Ph.D., National Center for Policy Analysis, www.ncpa.org.

⁷ An exception is direct-to-consumer advertising of OTC products. A drug company launching a name-brand drug for OTC use may advertise to gain market share for their product. Here

again, consumers should be wary, as name-brand OTC products generally sell for more than their generic competitors.

⁸ About half the marketing budgets of pharmaceutical companies are spent on distributing free samples. Although free at the doctor's office, refills may be costly. When your doctor offers a sample, ask if there are nonsample medications that might have similar benefits. Trying both free samples and alternatives (usually generic medications that must be purchased) allows you to compare whether the benefits of the newer drug outweigh the cost.



IT'S YOUR HEALTH.
STAY IN THE DRIVER'S SEAT.[®]

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