

Ask the pharmacist: Generic drugs

Prescription drugs can be costly, especially for seniors and those who suffer from chronic illnesses. One way to save money on out-of-pocket costs for your prescriptions is to use generics whenever clinically appropriate, instead of brand-name drugs, which can be more costly.

Food and Drug Administration (FDA) approved generics are bioequivalents of their brand-name counterparts. That means they have the same effect on the body as brand-name medications. Generic drugs must meet the same strict FDA standards for quality, strength, purity, stability and safety as brand-name drugs. According to a survey conducted by Medco, nearly 40 percent of consumers say they're not knowledgeable about generics, and what they don't know about generics may be costing them a lot of money.¹

If you have a chronic condition for which you're taking long-term medications, you can talk to one of Medco's specialist pharmacists to learn more about how generics can help you save money. Specialist pharmacists are trained in the medications that treat *one* specific chronic condition, such as diabetes, cancer, high cholesterol and asthma. A specialist pharmacist can talk to you about the medications you're taking, and answer any questions you have about lower-cost generics. Working with your doctor, the specialist pharmacist can help find out if generics are right for you. Of course, only your doctor can change your prescription. For more information on specialist pharmacists, call the number on the back of your prescription drug identification card.

Facts about generics

- Generic drugs typically cost 30 to 80 percent less than their brand-name counterparts. Many plans charge lower co-payments for generics.
- Even when your doctor writes a prescription for a brand-name drug, your pharmacist can fill your prescription with a generic equivalent, as long as the doctor has not checked the "dispense as written" box on the prescription.
- Once a brand-name drug loses patent protection, other manufacturers can produce a generic version that usually costs less.

The rising cost of healthcare affects businesses, too. Generics are now among the most important factors in keeping down the cost of the pharmacy benefit that employers offer to their workers. For some companies, especially small ones, generics can help make the benefit more affordable and might mean the difference between providing a benefit or cutting coverage altogether. Because of this, many health plans have implemented rules and incentives to promote the use of generics, such as:

- Lower co-payments for generics than for brand-name drugs, resulting in reduced out-of-pocket expenses for consumers using generics
- Step-therapy programs that require patients to try a generic drug first before providing coverage for a brand-name drug

In April 2008, the FDA released a study that re-examined whether a brand-name drug (*Wellbutrin XL*[®]) and its generic version (*Budeprion XL*) were equally effective. The study was prompted by reports of bad side effects and other complaints concerning the generic version. After reviewing all available information, the FDA concluded that both products were bioequivalent and therapeutically interchangeable. In other words, both medications were equally effective.

This information from the FDA underscores what many people have known for years—that generic drugs provide a safe and effective way to stay healthy and combat medical problems.

For more information, visit **www.medco.com**.

¹ *The Medco Monitor*[™] conducted a poll of 1,698 healthcare consumers by phone, March 2005.