

## **Be Your Own Best Consumer When it Comes to Prescription Drugs**

The rising costs of healthcare over the past few years have had a major impact on many of us. As a result, many consumers are struggling to pay the skyrocketing price of prescription drugs necessary for themselves and their family members. Even those who are insured have been affected by the increased cost of copayments and the inability to have certain drugs covered by their insurance because of formulary restrictions. Several tips are offered below in an effort to protect the wallets of local consumers from these rising costs. However, be prepared to do some research and comparison shopping. The extra effort could mean a good deal of savings for you.

### At Your Doctor's Office

- Talk to your doctor and pharmacist about using generics or similar-purpose drugs that might have a lower cost to you. The use of generics often can mean substantial savings. There is a significant cost for advertising newer drugs on television, and consumers pay for it with every prescription they fill for the product.
- Prescription drugs often are manufactured in different strengths. In most cases the price of the drug is related almost entirely to research, manufacturing and marketing costs. The ingredient costs typically are minuscule resulting in some drugs costing roughly the same for a 5 mg tablet as a 10 mg tablet. Only your doctor can decide if half-tabbing will work in your particular situation. Knowing whether or not the drugs you consume come in a variety of dosages could be helpful, even if it means having to purchase a tablet splitter.
- Ask for physician samples of either the medicine you need or an alternative that would work for you. That is what the samples are for, and your doctor would rather give them to you than have them go to waste

### At The Pharmacy

- Comparison shop different pharmacies. Not all pharmacies charge the same amount for a prescription drug.
- Ask your pharmacist to print out a list of the prescriptions you and your family are currently purchasing, including dosage and frequency. This can make it easier to get price quotes from other pharmacies.
- Get to know your pharmacists and try to catch them when they are not overly busy with work. Explain your situation and ask for their assistance in obtaining the prescription drugs you need at the lowest possible price. If you can catch these individuals when they have the time, a little research by them often can result in good opportunities for you.
- Be informed about special low-cost generic lists. Some chain pharmacies are now publishing lists of generics available for one low price, some as low as \$4 for a 30-day supply. Get copies of these lists and take them to your doctor to discuss whether you can save money by switching to generics shown on these lists.
- Use pharmacy coupons to offset the costs. Many retailers offer store gift cards when you bring a new prescription or transfer a prescription to their store's pharmacy. These coupons usually appear in retailer flyers included with your newspaper.

### On The Internet

- Consider free drug cards such as the Colorado Drug Card. This card program is free and can reduce prescription drug costs for Colorado residents, whether insured or not. To get a free Colorado Drug Card visit [www.coloradodrugcard.com](http://www.coloradodrugcard.com) and enter your name and e-mail address, and you can print a card immediately. Reports suggest that Coloradans using this card receive discounts on prescriptions of between 10 and 50 percent on brand name drugs and 35 to 75 percent on generic drugs. But be an informed consumer; sometimes the generic lists or even the uninsured costs are cheaper. Those who have prescription coverage may benefit from using this card for non-covered or non-formulary drugs. It also is worth asking your pharmacist to compare the cost offered by your insurer to the cost of using the Colorado Drug Card. This may be a potential cost savings as well.
- Visit your prescribed medicine's web site. Many times there are discounts, coupons or instant rebates offered to users. Check [www.internetdrugcoupons.com](http://www.internetdrugcoupons.com) for links to many medicines.

Depending on your individual situation, opportunities may exist to reduce your out-of-pocket costs for prescription drugs. Taking the extra effort to ask questions and do some research may result in significant discounts on prescriptions at many retailers. Be an informed consumer – your best advocate is YOU!