

**** Special Report ****

Top 17 Ways to Cut Your Prescription Drug Costs

1. You May Qualify for a Free Drug program.

- There are over 1,100 drugs that are made by 100 manufacturers who have free drug programs. Most major drug companies provide free medications, but rarely, if ever publicize their programs. An estimated two billion dollars of free medication is given away annually.
- Larry's father has prostate cancer and takes Casodex every day, which costs \$300 a month in the US, and \$180 from Mexico. He sent his father's information to see if he qualified. He recently found out his father did **qualify to receive the drug free**. Larry just happened to see a small article buried inside the newspaper. He never knew these programs existed.
- A complete list of drugs and manufacturers' programs is available. You can receive a copy by sending \$6 to cover the cost of printing, postage and handling to: Institute Fulfillment Center, Booklet #: PD-55 P.O. Box 210, Dallas, PA 18612-0210. Or visit: www.institutedc.org

2. Get a Pharmacy Discount Card for Free.

AdvanceRx offers a free discount card to **anyone any age that saves 13%-25%** and covers all drugs dispensed at a pharmacy. For details, call 1-800-ADVANCE (238-2623).

There are five free discount cards for Senior citizens. They cover over 200 popular medications. **Savings on average 20-40%**

GlaxoSmithKline's The Orange Card (888) 672-6436

Covers all GSK's drugs. Must have an annual income below \$30,000 per individual or \$40,000 per couple
30% average savings at participating pharmacies

Eli Lilly's LillyAnswers Card (877) 795-4559

Covers all Lilly's drugs except controlled substances. Must have an annual income below \$18,000 per individual or \$24,000 per couple.
\$12 Co-pay per prescription for 30-day supply.

Novartis' CareCard (866) 974-2273

Covers select Novartis drugs.
Tier 1 must have an annual income below \$18,000 per individual or \$24,000 per couple.
\$12 Co-pay per prescription for 30-day supply.
Tier 2 must have an annual income below \$26,000 per individual or \$35,000 per couple.
Receive a 25% or more discount.

Pfizer's The Share Card (800) 717-6005

Covers all Pfizer's drugs. Must have an annual income below \$18,000 per individual or \$24,000 per couple.
\$15 Co-pay per prescription for 30-day supply.

Together Rx Card (800) 865-7211

Over 150 select drugs from a group of manufacturers. Must have an annual income below \$28,000 per individual or \$38,000 per couple. (Higher in AK and HI).

3. Save Up to 93% by Asking for a Generic

- Use generics whenever they are available. Both brand name and generic drugs contain the same active ingredients, are the same in strength and dosage, meet the same government quality control standards.
- According to Mark Erblat, Pharmacy Director and owner of Rx For You, **cost savings** on brand name vs. generic will vary from drug to drug and pharmacy to pharmacy but **can be significant**. For instance:
- Prozac brand 20mg, 100 tablets cost \$280.19 and generic sells for \$29.99 (Savings 89%)
- Vasotec brand 5mg, 100 tablets costs \$103.59 and generic sells for \$18.19 (Savings 82%)
- Zantac brand 150mg 100 tablets costs \$173.39 and generic sells for \$10.99 (Savings 93%)
- Zestril brand 10mg 100 tablets costs \$96.29 and generic sells for \$39.99 (Savings 58%)

4. Veterans Now Qualify for More Benefits.

- Recent laws have changed that grant veterans medical benefits for certain illnesses like diabetes and hypertension, provided the veteran is subject to qualifying conditions like agent orange exposure.
- See if you qualify for benefits by checking with the Veteran's Administration.

5. Cut Your Costs in Half... by Using a Pill Splitter

- Most pharmacies should stock pill splitters. Sometimes, medications can be broken in half and save you 50%. The reason is because several pharmaceutical manufacturers price some of their medications the same for all strengths.
- Lipitor is essentially the same price for all strengths. It is possible to save as much as \$100 on a one month supply of Lipitor just by getting the larger strength and cutting in half. Ask your pharmacist.
- This method may not be appropriate for all medications and could be dangerous if used with the wrong medication.
- Begin by asking your doctor or pharmacist if your medication is available in a dose double your normal dosage (ex, if you usually take a 20 mg. pill, is a 40 mg. pill available?). If it is, ask whether there would be any problems with splitting the tablets or capsules.
- Do a cost comparison between the two dosages. If the higher dose is less than double the cost for your regular dose then you will be saving money by having your doctor prescribe the higher dose and then splitting it.
- **Cost savings is typically 32% to 50%.**
- Viagra is another medication that lends itself to being split in half or quarters to save 50% to 75% depending upon the dosage required. The average Viagra user who uses two doses per week can save over \$400.00 per year. For information about a specially designed precision splitter for Viagra visit: www.v-splitter.com

- This method is not appropriate for all medications. Check with your pharmacist. Some easily split medications include: Ambien, Aricept, Buspar, Effexor, Lipitor, Luvox, Paxil, Remeron, Risperidal, Seroquel, Serzone, Viagra, Zoloft, Zyprexa (Ask your pharmacist about others)

6. Save by Buying a 90 vs. 30-Day Supply.

- Most pharmacies have higher savings on a longer days supply. In addition, when it comes to people who have insurance prescription coverage, there may be other savings by getting a larger day supply.
- For instance, if you have a \$10 co-pay, the insurance company will let you get only a 30 days supply in general for that \$10. A 90-day supply bought with out insurance may only cost you \$18.
- This would be much cheaper than paying \$10 per month (\$30 for 90 days). It would also save you two trips to the pharmacy.

7. Ask for an Older Medication That is as Effective.

- Many pharmacists agree, that antibiotics are probably the most over prescribed, or incorrectly prescribed medications. Often, the physician will prescribe a newer antibiotic that has been promoted as more effective. What this really means is that it is considerably more expensive.
- The newer antibiotics are often no more effective than the older antibiotics. However, they are new and covered by patent protection. Therefore, the newer medication is more effective in ensuring a nice profit for the drug manufacturer for many years.
- Since many generics are made in the same factory as the brand name ones, make sure you ask your doctor for a generic antibiotic.

A great generic broad-spectrum antibiotic costs 80% less than a new antibiotic. In dollars, it costs you \$20 instead of \$100.

8. Over-the-Counter Drugs May be as Effective as the Prescription Drug.

- Many doctors still prescribe Pepcid 20mg to their patients. A one-month supply of Pepcid 20mg cost approximately \$60. Pepcid AC, over-the-counter in 10mg strength, taking double the dose costs approximately \$23.
- Most prescription cold medications average \$20 to \$60 for a one month supply and contain the same decongestant that is available over-the-counter for less than \$2.

9. Get Only a 7-day Supply of New Medication.

- If the doctor does not have samples, ask your pharmacist to give you only a one-week supply to try. It is a federal law that medicines can't be returned once they are dispensed. If you get a month's supply and can't tolerate the medicine, you have just lost that money.

10. Stop Using Drugs You No Longer Need.

- Review all your prescriptions with your doctor at each visit. You may be paying for some drugs you no longer need.
- Doctor run www.r Examiner.com provides a custom analysis of your medications to save you money. You can get a free, no obligation, Cost Screening to find out how much you can save.
- Also ask your pharmacist to review your medications in addition to your doctor. Here is why. A pharmacist's valuable services and knowledge are free. He may also find something your doctor missed.
- A lady developed a persistent cough after she had been taking a blood pressure

medication for approximately 3 months. Her doctor treated her cough with antibiotics and cough syrup for 6 months. She asked her pharmacist about her cough lasting so long. The pharmacist found that a possible side effect of her new blood pressure medication was a persistent cough. Her doctor argued but changed her medicine and her cough stopped. The lady had spent over \$750 in doctor's fees and medication just to treat the cough.

- A mother was giving her daughter antibiotics to treat a kidney infection. Her daughter consistently had a fever. This continued for several months. The baby's pediatrician prescribed several antibiotics unsuccessfully. After searching the literature, the pharmacist discovered that the antibiotic had a side effect of persistent low-grade fever. In the end, the mother had spent over \$500 on doctor visits and prescription cost.
- Don't hesitate to ask your pharmacist questions, their advice is free and can often save you money and aggravation. Ask questions about side effects, and drug interactions.

11. Order Your Prescription Drugs by Phone.

- You can save 20%-50% by ordering prescription drugs over the phone. Bonus, you do not have to pick them up at the pharmacy.
- Make a list of your medications, including strength and number taken daily. Then list at least six pharmacies you are going to call. Don't forget about discount mail order sources too, several are listed on pages 45-46. Then call and get prices, ask if this is their best price available. Compare the costs.

12. Pay Attention to the Quantity.

- Find out how much medication you really may need, and make sure your doctor doesn't

order you more medicine than is necessary to treat your condition.

13. Ask Your Doctor for Samples at Every visit. They Usually Have Plenty.

14. Take Only Those Drugs You Really Need.

- When your doctor prescribes medication for you, understand exactly what it's meant to do and for how long. If you are prescribed two drugs for the same symptom, ask if you really need both.

15. Buy Home Test Kits.

- Kits for determining ovulation, pregnancy and colorectal cancer, can be purchased as home tests instead of paying twice as much for similar kits at your doctor's office.

16. Cross the Border.

- If you live close to either Canada or Mexico, you can buy some medications in either country for 75% off the U.S. price.

17. AARP Members are Eligible for Many Discounts, Including Mail-Order Pharmacy Discounts.

- Ask for an AARP discount.

If you have questions about these tips or your medication ask your doctor and pharmacist.

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