

Cut Costs, Not Corners, on Prescription Drugs

It's no secret that prescription drug costs are high and climbing. To save money, some people resort to skipping doses of their medication — or even fail to fill their prescriptions. But while cutting corners on medications can save a few dollars in the short run, it isn't worth the long-term cost to health.

You can't control drug prices, but you can take steps to minimize your out-of-pocket costs for medications and still obtain high-quality care. Here are a few suggestions:

When you visit your doctor

A number of drugs are available to treat most conditions. Talk with your doctor about lower-cost, yet effective, options.

- Is a generic drug available? Depending on the drug, generics can cost between 30% and 75% less than brand-name drugs, and they're just as safe and effective.
- If no generic is available, ask about the least costly brand-name drug to treat your condition. Remember: newer isn't always better. Some older drugs may work just as well for you as those you see advertised on TV — and cost a lot less.
- You pay less for drugs on your formulary — the list of drugs your plan covers. Take a copy of your formulary along when you visit your doctor. Having that information will help your doctor prescribe an appropriate drug at the lowest out-of-pocket cost to you. Many plans with prescription-drug benefits managed by Express Scripts allow you to print your formulary from the website www.express-scripts.com.
- Don't pay for what you don't need. Give your doctor a list of all prescription and over-the-counter medications you're taking, as well as any vitamins and herbal supplements. This information will help him or her know whether you are (1) taking any medications you no longer need, (2) taking more than one drug to treat the same condition or (3) taking medications that may put you at risk for an interaction.

Ultimately, the medication you take should always be the one that, in your doctor's professional judgment, is best for you. However, a frank discussion with your doctor about the cost of treatment may result in substantial savings as well as a positive health outcome.

Make the most of your pharmacy benefit

Express Scripts, the company that manages your prescription drug benefit, offers a number of ways to help you reduce your drug costs:

- Consider filling prescriptions for drugs you take regularly through Express Scripts Home Delivery. You can reduce your copayment cost by as much as one-third because you pay only a two-month copayment for a three-month supply.
- Use the prescription-drug and health information available at www.express-scripts.com, to learn about alternative generic and other medications for your condition.
- Use the Price Check tool at www.express-scripts.com to compare prices of specific drugs and learn how much you could save by using Home Delivery, based on estimated costs.

Cutting your prescription drug costs comes down to being a smart consumer. You can take the initiative to learn what options are available, which offer the best value, and where you will pay the least.