

How To Save Money on Prescriptions

Who doesn't want to save money on prescriptions? Look below for some suggestions. You can use the Internet to get telephone numbers and other details about assistance programs provided by states and pharmaceutical companies. If you don't have a computer, your public library should be able to help you, free of charge.

Generic drugs. If your doctor writes a prescription for a brand-name product, ask if it can be replaced by a generic drug. Generics can save up to 70 percent of the cost of branded prescriptions.

First-tier products. If you belong to a managed care organization (MCO), ask your doctor to prescribe a drug on the "first tier" of its formulary (list of preferred drugs). That drug is likely to be a generic product provided at no or very low cost. Drugs on the second and third tiers involve copayments that can be substantial, especially for products on the third tier.

Mail order pharmacies. Mail order pharmacies can provide substantial savings over the cost of prescriptions filled locally. Be sure to order only products that your doctor says you'll use for a long time. Otherwise, if your doctor changes or stops your prescription, you'll waste money. If you belong to an MCO, you already may have received information about ordering drugs by mail. Otherwise, you can go online to find mail-order pharmacies.

Pill splitting. It may be cheaper to split, say, 100-milligram tablets in two than to buy 50 milligram tablets. Ask your pharmacist about inexpensive pill-splitting devices, and whether it is safe to split a given product.

State assistance. Many states have pharmaceutical assistance programs for low-income people (especially the elderly). Programs are available in California, Connecticut, Delaware, Illinois, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Vermont, and Wyoming. New or supplemental programs will take effect in 2001 in Florida, Kansas, Maine, Massachusetts, Nevada, and South Carolina, and Indiana has a new program whose operational date has not been determined. Details are available on the Internet at:

<http://www.ncsl.org/programs/health/drugaid.htm>

Indigent-patient programs. About 50 drug companies provide certain products free of charge to needy patients. Some companies make nearly all their outpatient products available, but others are more restrictive. In any case, your doctor must write a letter or submit a form to request free prescription drugs for you.

Details are available through an online directory at:

<http://www.phrma.org/searchcures/dpdpap>

A printed copy of the Directory of Pharmaceutical Indigent Assistance may be obtained by contacting:

Pharmaceutical Research and Manufacturers of America
1100 15th Street N.W.
Washington, D.C. 20005
(202) 835-3400