



Prescription Cost-saving Tips for Employees

Beyond the cost-saving programs outlined beginning on Page 8, here are some tips and programs not necessarily offered through carriers or third parties. These tips can help you save money on your prescription costs. Moreover, these tips can empower you to take charge of your health care and become a more informed consumer.

Combine pills.

It is possible you are taking two drugs for two different conditions, which is common. This means you are paying for two prescriptions. Speak with your doctor and ask if there is another drug that can help treat both conditions. For instance, some pills contain the active ingredients for multiple medications, so you could reduce your intake by taking one pill instead of two.

A formulary is a list of medications that a drug plan will cover. This list includes drugs across all the plan's tiers, ranging from Tier 1 drugs (usually generic) to Tier 3 or higher (usually brand name or specialty). Review the list and see if there are cheaper alternatives to your current medication. Speak with your doctor if you have any questions about the lower-cost options.

Follow step-therapy rules.

Many employers require "steps" in their drug plans. This means participants must first try the lowest-cost version of a medication before moving on to the more expensive versions. This usually means trying generic drugs before moving on to name brands. Ignoring the steps could land you with a larger bill, so be sure to follow the procedure of your specific plan. Speak with your drug plan provider if you any questions about step therapy.

Ask for an exception.

There are situations where drug plans will pay for a drug that is not on its approved list. These occasions usually happen if your doctor says a specific drug or medication is necessary, and it can happen if you speak with your plan provider. Most provider's websites will feature a medication exception request form that you can submit.

Be cautious of online scams.

Some websites advertise drug prices that are too good to be true, sometimes under the guise of a "Canadian pharmacy." Unfortunately, the vast majority of these sites are fraudulent and offer drugs that contain toxic substances. To ensure you are visiting a legitimate pharmacy website, look for the ".pharmacy" in the web URL. If you are still uncertain, check the website name on LegitScript.com.

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Talk to your doctor.

Your doctor is likely not considering price when prescribing your medication. If you are paying for an expensive name-brand drug, talk to your doctor about more affordable options. Similarly, speak with your doctor about reducing the number of medications you take, adjusting dosages or splitting pills.

Pill splitting a/k/a “Half-tablet Program” aims to reduce the number of tablets participants consume, while still receiving the same strength of medication. For instance, individuals might need 15 milligrams (mg) of a daily medication, so they receive a prescription for 30 tablets. With the half-tablet program, individuals would receive a prescription for 15 tablets, with 30 mg strength each. Instead of taking one daily, they would only take half of a tablet.

Participants only pay half of their usual prescription copay because they are receiving half the number of tablets. Likewise, individuals who pay coinsurance would be paying a smaller percentage for fewer tablets.

Avoid drugs advertised on TV.

Drugs seen on TV are usually the newest and, therefore, are more expensive than others. Just because they are new does not necessarily mean they work any better than older drugs. Talk to your doctor if you or he/she are considering switching your medication, as there are likely cheaper alternatives.

Consider nonprescription medication.

Nonprescription (or “over-the-counter”) drugs might be able to help treat your condition as effectively as a prescription medication. A good example of this would be allergy medication. You can buy nonprescription allergy drugs and should only seek a prescription if you have severe allergies.

Buy prescriptions in larger quantities.

Sometimes medication is cheaper when bought in larger quantities. If you have a chronic condition that requires daily medication, ask your doctor for a 90-day prescription. Most group health plans include a Mail Order Pharmacy Program that allows members to receive a 31-90 day supply of medication for 2-2.5x's the regular 30 day co-pay. This may result in significant cost savings for members who are prescribed ongoing maintenance medications.

This section is for informational purposes only and should not be construed as medical advice. For further information, please contact a medical professional.

Source: CIGNA, Consumer Reports, Money

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