

Managing Costs with Generic Drugs

Know the Basics So You Can Save

With the cost of prescription drugs continuing to rise, now is a great time to consider generic drugs. According to the U.S. Food and Drug Administration (FDA), eight out of 10 prescriptions filled in 2012 were for generics!

Generic Drugs Mean Lower Cost, Not Lower Quality

Many people worry that generic drugs are not as good as brand-name drugs. But they aren't like "generic" soaps or canned goods, which might actually taste or work differently. FDA-approved generic drugs are just as safe and strong as the corresponding brand-name drugs—the FDA requires it. The FDA has standards for strength, quality, purity and potency that all approved generic drugs must meet. Generic drugs must also have the same active ingredients as their brand-name counterparts so you get the same medical benefit. Plus, manufacturing, packaging and testing sites for generic drugs have to pass the same quality standards as those of brand-name drugs. In fact, generic drugs and their brand-name counterparts are sometimes made in the same manufacturing plants. Think of generics as "tried and true"—they have been prescribed for many years, and doctors know them well.

Today, generic drugs are available to treat many common conditions such as asthma, heartburn and high cholesterol. Every year, more and more widely prescribed and well-known brand-name drugs become available as generics and, in some cases, become available over-the-counter (OTC) with no prescription necessary.

It's important to ask your doctor for a generic drug when one is available instead of always opting for the brand-name drug. Buying a generic drug can lower both your costs (such as your copays or coinsurance) and your employer's costs, if your prescription drug benefit coverage is provided by your employer.

Generic Drugs Work the Same

While trademark laws do not allow a generic drug to look exactly like a brand-name drug, according to the FDA, a generic must contain the same active ingredients as the original brand-name medication. FDA-approved generic drugs are considered identical to their brand-name counterparts in terms of dose, strength, safety, effectiveness, intended use and how you take them, though their colors, flavors and inactive ingredients may be different. In most cases, generic drugs become available once the patent protections given to the original manufacturer have expired.

Generic Drugs Cost Less

Prescription drug plan designs often emphasize generic drugs because they cost less than brand-name drugs. When generic drugs become available, the competition they bring often leads to substantially lower prices. Generic drugs are also less expensive because the companies that make them did not initially have to develop or advertise them. Plus, there may be multiple manufacturers making the same generic drug.

Find Cost-Saving Opportunities with My Rx Choices®

Medical Mutual® partners with Express Scripts, our pharmacy benefit manager, to offer integrated medical and prescription drug solutions to members. To help you find cost-saving opportunities for any prescription drugs you might be taking, simply log in to My Health Plan at MedMutual.com/member. Click on Prescription Drug Benefits under the Benefits & Coverage tab. After you are securely redirected to the Express Scripts website, click on Manage Prescriptions. Then click Save With My Rx Choices and enter the name of your medication. My Rx Choices will provide personalized cost-saving opportunities specific to your prescriptions and your prescription drug plan, including:

- Alternatives ranked by lowest cost
- Brand-to-generic and/or retail-to-mail options
- Over-the-counter alternatives for more than 200 prescription drugs

My Rx Choices will show you how much you could potentially save with an alternative medication (including generics if available) or an alternative delivery method such as mail order (if available through your plan). Your doctor can review your options and, as appropriate, write a new prescription for you.

In addition to My Health Plan, members who have a mobile device² are able to download an app that allows access to this same information.

Example: My Rx Choices Cost Comparison

The example provided below is not a true representation of what each member's monthly or yearly costs or cost savings will be. Pricing may change and additional generic or mail-order incentives may apply.

Medication	You pay	Lower-cost choice	You pay	YOU SAVE
○ Lipitor 10mg tablet (brand) Dosage: 10 tablets, per month Tier Status: Tier 3 Pharmacy: Retail ▪ Coverage rules may apply ▪ How is my cost determined?	\$797.32 per year \$199.33 for 90 days	◎ astorvastatin calcium 10mg tablet (generic equivalent) Dosage: 10 tablets, per month Tier Status: Tier 1 Pharmacy: Home delivery ▪ Coverage rules may apply ▪ Compare drug information ▪ How is my cost determined?	\$4.08 per year \$1.02 for 90 days	\$793.24 per year ▶ Explain my savings <div style="border: 1px solid green; padding: 5px; display: inline-block;">View other alternatives</div>
Savings per year:				\$793.24

Source: Express-Scripts.com

Important Questions for Your Doctor and Pharmacist

Ask your doctor...

- Are generic drugs available to treat my condition(s)?
- Are generics the best choice?
- Are there any risks in changing to a generic drug?

Ask your pharmacist...

- Are generics available for any of my medications?
- How much can I save if I use a generic?
- Are there any concerns about side effects?

Please Note: Medical Mutual makes this information available as a courtesy to our groups and members with prescription drug benefits through Express Scripts, our pharmacy benefit manager.

1. U.S. Food and Drug Administration. Facts about Generic Drugs. <http://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/UnderstandingGenericDrugs/ucm167991.htm>. Last updated September 19, 2012. Accessed June 7, 2013.

2. Supported devices include most iPhone®, Android™ and Blackberry® devices.