



Patients might think their doctors have chosen the most cost- and benefit-effective drugs available for their conditions, but each year millions of Americans are prescribed brand-name drugs at many times the cost of other equally effective medicines. When it comes to health care, a little consumer savvy is money in the bank. These physician-recommended tips from *How to Save on Prescription Drugs* can save consumers thousands of dollars a year:



Decline free samples

Doctors don't have samples for every medicine, but only for those that earn drug companies the greatest profits. These products are more expensive, riskier, and often less effective than trusted, cheaper medicines that have been in use for years. If doctors could only prescribe from among drug samples, it would eliminate over 99% of available medicines. Yet physicians rely on them as a source of new treatments—a practice that traps patients into long-term expensive therapies. (See p. 86.)



Don't "ask your doctor" for advertised drugs

Patients who do so are more likely to get treated with an expensive drug they don't need. Heavily advertised direct-to-consumer drugs are among the highest-grossing prescription drugs. The strategy works so well that drug companies now spend more than \$2 billion per year on this type of advertising, because if a consumer asks for their drug by name, the chance of a sale skyrockets more than tenfold! Studies also show that patients requesting specific drugs often sway the doctor into the *WRONG* treatment. (See p. 78.)



Apply to pharmaceutical company patient assistance programs

Most major drug companies will supply their drugs free to patients unable to afford them. These little-publicized, underutilized assistance programs even apply to families making as much as \$70,000 per year, and in determining their income applicants may be allowed to deduct their medical expenses. Income, not assets, is used to determine need, so even retirees with considerable savings often qualify. Call to apply or visit drug company websites for more information. (See p. 163.)



Beware of medicines with a CD, CR, ER, LA, SR, XL, XR, or XT

Just before the patent on a drug expires, drug companies commonly repackage and repatent the same old product. The drug has been altered *ONLY* in the way it is absorbed or released into the body. Patients prescribed this new extended-release formulation do not have the option for the cheaper generic version, only the costlier brand-name product can be dispensed by the pharmacist. (See p. 98.)



Avoid drug benefit cards when they make a prescription cost *more*

Prescription plans with reasonable co-payments seem reassuring, but these plans can "cheat" consumers into paying several times the retail cost of a prescription drug: with a monthly \$10 co-payment, one patient paid \$120 for a year's supply of a prescription drug that retailed for just \$10! Always find out the retail price of the prescription before using a prescription drug insurance plan. Only use the plan if the out-of-pocket cost (the co-payment) is less than the drug's retail price. Prices can be easily found at CVS.com or other online pharmacy sites. (See p. 136.)



Shop around for the best deal (and know where to look)

Consumers who think that the few dollars saved at the pharmacy across town won't even cover the gas to get there may be surprised. The price difference among nearby retailers can be 300 to 400 percent. A prescription may cost over *three times more* from one drugstore to the next! Those who don't shop will never know how much they could have saved. Compare prices online. DestinationRX.com provides prices of prescription drugs from a variety of vendors. Simply enter the drug's name, click on a quantity, and the relative prices at several vendors are revealed. (See p. 146.)



Cut tablets in half to cut prescription costs in half

Few patients or doctors realize that many medication tablets sell at the same price regardless of strength; a patient prescribed a daily dose of an 80 mg tablet can take half of a 160 mg tablet for half the cost. Asking the doctor for double strength tablets at half-tablet dosing is an easy way to cut prescription costs significantly. Inexpensive pill splitting devices help keep cuts uniform. (See p. 129.)



And many more!

For more money saving tips, see *How to Save on Prescription Drugs*. Contact Kara Van de Water (510-559-1600 x3054; kara.vandewater@tenspeed.com) to arrange an excerpt.

