



## **Joe's Tips – Module 6**

### **For Prescription Drugs**

#### **TIP 1**

##### **Be honest about what else you're taking.**

To avoid harmful interactions, tell your doctor about *any* other prescription medications, over-the-counter drugs, vitamins or other supplements you're taking. Also be honest about your alcohol intake, since that can also affect how a drug works.

#### **TIP 2**

##### **Ask about interactions and side effects.**

Ask your doctor about any foods or drinks that should be avoided due to interaction with the medication. Find out which side effects are to be expected, vs. side-effects that are a sign of trouble.

#### **TIP 3**

##### **Follow dosage instructions with care.**

Never stop taking a drug or change your dosage without checking in with your doctor.

#### **TIP 4**

##### **Know how your plan works.**

Most plans pay different benefit levels based on which "tier" a specific drug is in: highest benefits for generics, medium benefits for "preferred" (formulary) brands, and lowest benefits for "nonpreferred" brands. You pay the rest through copays or coinsurance. Note: Some plans require you to meet a deductible before they'll pick up *any* drug costs.

#### **TIP 5**

##### **Shop for the best deal for *each* prescription.**

The pharmacy with the best deal on one drug may have higher prices on other drugs. Another twist: It's possible for a pharmacy to be out-of-network (meaning you pay the full cost), yet their price on a particular drug is *less* than what you'd pay in copays/coinsurance at an in-network pharmacy. So shop around for each prescription you need to fill.

#### **TIP 6**

##### **Ask about generics.**

If your doctor prescribes a brand-name medication, ask whether you could get the same results from a generic, a lower-cost brand, or even an over-the counter medication.

**TIP 7****Check the formulary.**

If your medical plan uses a drug formulary (list of preferred medications), check whether your medication is on the formulary *before* filling your prescription. You can do this by calling the number on your ID card or viewing the formulary at your plan's website. You can even print out the formulary for your doctor. If the drug is considered non-formulary or non-preferred, ask your doctor about options that may be less costly for you.

**TIP 8****Remember mail-order option.**

If your medical plan includes a mail-order prescription service, use it for prescriptions you'll be taking long-term. In addition to saving money, you'll have the convenience of home delivery. Note: In rare cases, mail-order may be more expensive than retail, so check prices first.

**TIP 9****Consider asking for samples.**

If you expect to be taking a prescription long-term, ask your doctor if he or she has any samples you could try before filling your prescription. A free sample could save you the expense of paying for a drug in the event you discover you can't tolerate it for some reason. Keep in mind, doctor samples tend to be the *newest brand-names*, typically more expensive than older versions or generics. So if you tolerate the brand-name sample well, you should still ask about filling your prescription with a generic version.

**TIP 10****Find out if your drug can be split.**

For drugs in tablet form: To save money, ask your doctor if it's possible to prescribe the medication in double strength. That way, you can use an inexpensive drug splitter to split each tablet and take one-half tablet as your dosage. Note: With some formularies, a particular drug may be covered only in a certain dosages. Also, controlled substances cannot be prescribed at higher dosages for pill splitting.