

Other resources

For more information about generic drugs:

bluecrossmn.com

Select “prescription drugs” under Quick Links.

U.S. Food and Drug Administration (FDA)

1-888-INFO-FDA (1-888-463-6332) or

www.fda.gov

Information in this brochure is not a substitute for your doctor’s recommendations.

Ask for generic drugs and save

Safe, effective and they cost less



Ask for the benefits of generics — even if you’re not sure

You’ve probably heard that generic drugs are less expensive than their brand-name counterparts — and it’s true. Here’s a lesser known fact: even if a brand-name drug does not have a generic equivalent, a similar drug may be available as a generic — and you can save money by taking it.

How can you take advantage of generic savings if your drug doesn’t come in a generic form? By asking your doctor or pharmacist for a “therapeutic class substitution.” Always ask your doctor if a generic drug can treat your condition.

Although generic drugs are widely available, at least \$20 billion in potential savings goes untapped every year in this country. More than 50 percent of U.S. prescriptions are now filled with generics. Experts believe 70 percent or more could be filled generically if every opportunity were taken.

1. What is a generic drug?

A generic drug is manufactured and sold by a company other than the company that originally created it or the original patent-holder. For example, the company that developed fluoxetine gave it the brand name Prozac®. When Prozac’s patent expired, other companies started to make the generic version (fluoxetine). Generic drugs are chemically the same as the brand-name version of the drug, but typically cost 80 percent less.

2. Is a generic safe and effective?

Yes. Generic drugs must meet the rigorous standards of the U.S. Food and Drug Administration (FDA). In fact, any generic drug brought to market must be identical, or bioequivalent, to its brand-name counterpart in: dosage, performance, safety, quality and usage.

3. If the drugs are the same, how can generics cost less?

Generics do not require the same costly research, development, sales and marketing investment as brand-name drugs. While brand-name drugs are under patent (typically for 20 years), the drug developer recoups costs by charging more.

When the patent expires, other makers may begin producing and selling the medication using the generic name. Generic manufacturers must comply with the same federal quality standards as brand-name manufacturers.

¹ Express Scripts, 2004 Generic Drug Usage Report.

² Express Scripts, 2004 Generic Drug Usage Report.

³ Blue Cross and Blue Shield of Minnesota data.

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4. What if my drug does not have a generic equivalent?

You may still be able to benefit from generics even if there's no generic form of a drug you have been prescribed. How? By getting a "therapeutic class substitution."

For example, there are many drugs to treat high cholesterol, often called lipid-lowering drugs. You may be using Zocor, which has a generic version, simvastatin. Or maybe you're taking Lipitor, which has no generic form yet. If you're taking Lipitor, you can ask your doctor if simvastatin would work for you instead. Other drugs that treat high cholesterol are lovastatin and gemfibrozil.

Always ask your doctor if there's a generic drug that can treat your condition.

5. Will a generic take longer to work once I take it?

No. A generic drug must deliver the same amount of active ingredients in the same timeframe as the brand-name drug.

6. Do generic drugs look different from brand-name drugs?

Yes. For legal reasons, a generic drug is different from the brand-name drug in size, color and shape.

7. What about side effects?

All drugs — brand-name or generic — have the potential for side effects. The active ingredients in a generic must be the same as the brand-name drug, but inactive ingredients such as flavors

and preservatives may differ. Side effects may vary based on these differences, but the FDA has found no significant difference in side effects between generic and brand-name drugs.

8. If we all use more generic drugs, won't that discourage research on new drugs?

No. The patent protection on new drugs allows companies to cover the research and development and make a profit.

9. Am I missing out on the latest drugs if I take a generic?

Often, generic drugs are the wiser and safer choice over new drugs. By the time a generic drug reaches the marketplace, it's been used by millions of people, so it has been time-tested and patient-tested. Newer prescriptions don't have a history of safety to assure you.

10. Why should I care what a drug costs? Isn't that why I have coverage?

Ultimately, we all pay for increasing drug costs in the form of copays, coinsurance, deductibles or premiums. The choices you make now affect costs in the future.

If you have a plan with high deductible, you may be paying your drug costs directly, so generics can save you money out-of-pocket immediately. Even with a standard plan, you may save money right away by asking for the generic version. Generic drugs usually have a lower copayment or coinsurance than brand-name drugs.

11. How else can I save?

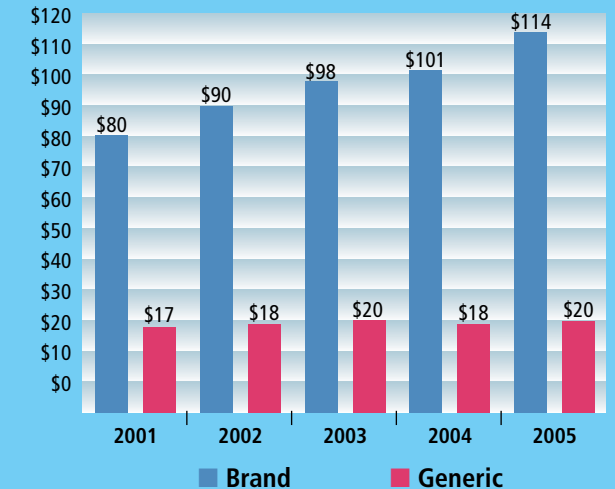
Here are some additional benefit programs offered by Blue Cross that can help you save on prescription drugs. Not every plan includes these programs, so check your contract or summary plan description (SPD) to see if you are eligible.

- Ask for a 3-month supply. With the 90dayRx benefit, you can get a three-month supply of prescriptions you take regularly. And you can't beat the convenience. You have the choice of getting your prescriptions mailed to your home, or you can go to a participating neighborhood pharmacy and have your prescription filled on the spot.
- Pay nothing when you choose a generic. Some plans have agreed to cover generic drugs at 100 percent — so you pay absolutely nothing when you choose to use generics. Always ask your doctor about generic alternatives to prescribed medications.

Generic vs. brand-name drugs

Consider this: the average brand-name drug costs \$114, while the average generic drug costs just \$20.

Cost comparison



Generics: the smart choice

Generics are an easy choice. You don't sacrifice quality. You simply save money. When you choose generics, you get prescriptions that are:

- FDA-approved and regulated
- Equal to brand-name drugs in safety and effectiveness
- Less expensive

Keep in mind that patents expire every year. New generic forms are constantly coming on to the market. A generic alternative to a brand-name drug may now be available even if it wasn't when you started taking your drug. Ask your doctor if a generic can help you now.

Ask your doctor or pharmacist: "Is there a generic available that is right for me?"