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Tips for Reducing Your Rx Costs

RMHP can help you save money on your prescription drugs.

Here are some helpful tips you can use to make the most of your Rx dollars.

Get involved in your health care costs.

Often, there are less expensive, equally effective alternatives to the drug you were prescribed. Typically, these alternatives are more time-tested, familiar, and potentially safer.

Alternatives

Would you order from a menu with no prices? Think of a prescription the same way. Don't just show up at the pharmacy "hoping for the best" at the cash register – you have more say in your drug costs than you think!

Most health conditions can be treated equally well with a variety of medications. The majority of drugs for high blood pressure, depression, diabetes, allergies, high cholesterol, pain, oral contraception, osteoporosis, asthma, migraines, and infections have inexpensive, time-tested options.

Ask questions!

Many people don't ask about medication cost at the doctor's office – and most doctors don't bring up the subject either.

Most of the time, less expensive alternatives cannot be substituted at the pharmacy and require a new prescription. So, ask before your doctor writes that Rx!

If you find yourself at the pharmacy facing an expensive copay, *ask the pharmacist* to call your doctor and see if there's a less costly alternative. Many medications for chronic conditions are taken for years, so get involved!

Say "No" to samples!

While it may seem like a good idea at the time, a drug sample will eventually become an expensive, long term prescription. Drug samples are a marketing strategy for pharmaceutical companies. A sample for a one time antibiotic may be a good deal, but not for a drug you might take for months to years!

\$4 generics

These are usually a good deal. However, realize that this "loss leader" marketing strategy is used to get you into the store. The \$4 generics are a carefully selected list of the very most inexpensive generic medications, but stores can't afford to pay pharmacists to fill a prescription for \$4. So, retailers hope you'll "graze" when you pick up your \$4 drug and buy some items you might not need.

Some pharmacies that offer \$4 generics charge a high price for brand name drugs, so be a smart shopper. As an RMHP Member, what you pay at the counter is either your copayment or the pharmacy's usual charge, which ever cost is less. For a \$4 generic at most pharmacies, your RMHP copay will be \$4. If not, you may want to use a different pharmacy. *Always* tell the pharmacy to run the \$4 generic through to RMHP. You'll pay the same and it helps your doctors manage your medications better.

Rocky Mountain Health Plans.
We understand Colorado. We understand you.

Commonly Prescribed Expensive Medications	How They Work	Typical Cost*	Alternatives	Typical Cost*	Comments
Heartburn/acid reflux Dexilant Prevacid Solutab Nexium	These are called Proton Pump Inhibitors or "PPI's" and all work the same way, by shutting down the "proton pumps" in the lining of your stomach to reduce acid secretion. Long term treatment (months) with these drugs can actually cause heartburn when you try to stop.	\$170 - \$320	omeprazole (generic Prilosec) pantoprazole (generic Protonix) lansoprazole (generic Prevacid) lansoprazole ODT (generic Prevacid Solutab)	\$12 \$9 \$40 \$180	Prilosec (omeprazole) was the leading PPI prescribed by doctors for years. When it became generic and no longer advertised, Nexium, the "kissing cousin" of Prilosec, took over the market. While all patients are different, doctors and pharmacists agree that omeprazole or pantoprazole should be tried first in all patients.
Osteoporosis Actonel Fosamax Plus D Atelvia	These are called "bisphosphonates" and all work the same way, by reducing the resorption of bone into the bloodstream to reduce osteoporosis. Preventing this natural "bone turnover" and can lead to hard, possibly brittle bones after 5 years of therapy.	\$132 - \$160	alendronate (generic Fosamax) ibandronate (generic Boniva)	\$9 ~\$125	Fosamax is the first bisphosphonate to become generic. Watch out for Fosamax Plus D , which is <i>not</i> generic. It is simply Fosamax with added vitamin D. A better choice is alendronate and over the counter vitamin D. Boniva recently became available as a generic but is still very expensive. If you are concerned about the long term side effects of the bisphosphonates, an alternative is Evista, a drug that stimulates estrogen receptors.
Asthma controllers QVAR, Flovent, Pulmicort, Symbicort, Advair HFA, Advair Diskus	These are "corticosteroid" inhalers, used every day to prevent asthma symptoms. They vary by form (inhaled powders, sprays) and by dosage (# sprays/ day).	\$180 - \$480	Asmanex	\$190 (cash price) Would be generic copay for RMHP members	Asmanex is not a generic inhaler. It is, however, one of the best (and only once-per-day) for controlling asthma symptoms. RMHP put this inhaler on Tier 1, so it costs the same as a generic drug.

* Cash price for a typical dose at typical health plan contract rates with pharmacies.
 HDHP members will pay this price. **Members on co-pay plans will pay the lesser of this price or the drug tier co-payment.**

Black = RMHP Tier 1, Generic.
 Green = RMHP Tier 2, Preferred Brand

Red = RMHP Tier 3, Non-Preferred Brand
 Blue = Not covered

Tier status provided is reflective of the Good Health & Legacy Formularies

Commonly Prescribed Expensive Medications	How They Work	Typical Cost*	Alternatives	Typical Cost*	Comments
Blood pressure Benicar, Diovan, Micardis, Edarbi Azor, Exforge	These are called "ARB's". They work the same way and are equally effective. They work similarly to drugs called "ACE inhibitors".	\$67 - \$170	lisinopril, moexipril, enalapril, fosinopril, trandolapril, benazepril, quinapril, ramipril losartan (generic Cozaar) irbesartan (generic Avapro) eprosartan (generic Teveten) candesartan (generic Atacand)	\$4 - \$21 \$20- \$35 \$100	An ACE inhibitor should usually be tried first because they've been shown to improve health beyond just lowering blood pressure. Some people get an annoying dry cough with ACE inhibitors, so need to take an "ARB" instead. Cozaar is the first generic ARB and is now very affordable. Other ARBs available as generic include Avapro, Teveten, and Atacand. Generic Diovan (valsartan) is expected soon.
Allergies <i>Antihistamines:</i> Xyzal <i>Nasal sprays:</i> Nasonex, Zetonna, Rhinocort, Veramyst, Onasl, Omnaris <i>Eye drops:</i> Patanol, Optivar	Antihistamines work by drying up the nose and fighting "histamine" released during an allergy attack. The sprays are corticosteroids, similar to those used in asthma. They work by reducing inflammation and preventing your immune system from over-reacting to pollen, etc. This prevents allergy attacks, rather than treating them.	\$140 \$124 - \$150 \$95 - \$115	fexofenadine (OTC) (generic Allegra) desloratadine (generic Clarinex) fluticasone spray (generic Flonase) Nasacort nasal spray (OTC) azelastine eye drops (generic Optivar) Zaditor (OTC)	\$20 – 40 \$35 \$13 \$15 \$45 \$14	Antihistamines are not very effective for allergy symptoms and most are available OTC. The corticosteroid nasal sprays are much more effective. Flonase was the #1 prescribed nasal spray and is available as a generic (fluticasone). Azelastine is a recently released generic allergy eye drop. Zaditor is now OTC and a very good, inexpensive allergy eyedrop. Nasacort, is now OTC and is the least expensive spray for long term control of nasal allergies.

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Sleep aids Lunesta Rozerem Ambien CR	These are sleep aids. They have fewer side effects and abuse potential than the older "benzodiazepine" sleep aids. They are not generally recommended for long term use.	\$164 - \$177	zolpidem (generic Ambien) zaleplon (generic Sonata)	\$8 \$15	Ambien CR (zolpidem) is marketed as a longer acting form of zolpidem. However, it works for 7-8 hours, just like zolpidem. Lunesta, like zolpidem, helps maintain longer sleep, but is expensive. Zaleplon is good for patients needing help falling asleep and is very short acting.
Migraines Axert Frova Relpax	These "triptans" and are very effective at aborting a migraine attack. They are <i>not</i> useful for preventing migraines and overuse can cause side effects and rebound headaches. Since they constrict blood vessels, there is potential for increased blood pressure, chest pain, and increased stroke risk.	\$248 - \$346 (12 tablets)	sumatriptan (generic Imitrex) naratriptan (generic Amerge) rizatriptan (generic Maxalt and Maxalt MLT) zolmitriptan (generic Zomig)	\$20 (12 tablets) \$80 (12 tablets) \$31 (12 tablets) \$316 (12 MLT tabs) \$95(12 tablets)	The "triptans" are the gold standard for aborting a migraine. They work the same way and sumatriptan should be the first to try. Maxalt is the most recent generic. The generic Maxalt MLT is a tablet that dissolves in your mouth and is much more expensive than the tablets. Ask about medications to prevent migraines. These include inexpensive blood pressure drugs, amitriptyline, and some epilepsy drugs like Topamax and Depakote, both now generic.

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Depression Viibryd <i>SNRI:</i> Cymbalta Pristiq Brintellix <i>SSRI:</i> Paxil CR	It's unclear why or how antidepressants work. They increase the free amount of neurotransmitters in the brain. The "SNRI's" increase norepinephrine and serotonin. The "SSRI's" increase serotonin.	\$98 - \$185	<i>SSRI:</i> fluoxetine (generic Prozac) sertraline (generic Zoloft), citalopram (generic Celexa) escitalopram (generic Lexapro) <i>SNRI:</i> venlafaxine ER (generic Effexor XR) Duloxetine (generic Cymbalta)	\$4 - \$15 \$180	Years of research have been unable to show that one antidepressant or class of antidepressants works better than another. They do have different side effects and cost. Best bet is to use the one you tolerate the best with the lowest cost. Most people try more than one antidepressant to find one that works. Viibryd is the newest treatment for depression. It combines the action of an SSRI and a drug called buspirone that is used for anxiety. Use a generic SSRI + buspirone for considerable cost savings.
Cholesterol Crestor Vytorin Livalo	The "statins" are the standard for lowering LDL or "bad" cholesterol. They work by decreasing cholesterol production in the liver.	\$150 - \$190	simvastatin (generic Zocor) pravastatin (generic Pravachol) lovastatin (generic Mevacor) atorvastatin (generic Lipitor) Fluvastatin (generic Lescol)	\$4 - \$11 (30 tablets) Atorvastatin \$12 (30 tablets)	Very large studies from the 90's showed us that the "statins" pravastatin, simvastatin, and lovastatin help prevent strokes and heart attacks. These statins are all generic and inexpensive now, leaving Crestor and Livalo as the only remaining statins that are brand name and marketed to doctors. For most patients, simvastatin and pravastatin can lower cholesterol to your goal. For very high cholesterol, atorvastatin is now an inexpensive generic option. Crestor, or rosuvastatin, is the most expensive and should be reserved for use when atorvastatin has failed.

To have a Clinical Pharmacist review your medications for cost savings contact RMHP at:
877-288-5773 or 970-255-5677
email – RxMedReview@rmhp.org

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