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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 or even 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 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're Colorado, too.

Commonly Prescribed Expensive Medications	How They Work	Typical Cost*	Alternatives	Typical Cost*	Comments
Heartburn/acid reflux Dexilant lansoprazole ODT (generic Prevacid Solutab) esomeprazole (generic 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.	\$180 - \$450	omeprazole (generic Prilosec) pantoprazole (generic Protonix) lansoprazole (generic Prevacid)	\$12 \$9 \$40	While all patients are different, doctors and pharmacists agree that omeprazole or pantoprazole should be tried first in all patients. Many of these have become over-the-counter (OTC) medications including lansoprazole, omeprazole, and esomeprazole. The co-pay for a prescription may still be less expensive than these options.
Osteoporosis Fosamax Plus D risedronate risedronate DR	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.	\$140 - \$210	alendronate (generic Fosamax) Ibandronate (generic Boniva)	\$6 ~\$108	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. 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 Redihaler, Flovent Diskus, Flovent HFA Pulmicort, Symbicort, Advair HFA, Advair Diskus, Arnuity Ellipta, Breo Ellipta, Dulera	These are "corticosteroid" inhalers, used every day to prevent asthma symptoms. They vary by form (inhaled powders, sprays) and by dosage (# sprays/ day).	\$165 - \$472	Asmanex fluticasone/salmeterol (generic AirDuo) Both alternatives are generic copay for RMHP members	\$213 (cash price) \$91 (cash price)	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. Recently, the first generic inhaler became available. This has the same active ingredients as Advair but is actually the generic for AirDuo.

* 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

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Commonly Prescribed Expensive Medications	How They Work	Typical Cost*	Alternatives	Typical Cost*	Comments
Blood pressure Edarbi,	These are called "ARB's". They work in a similar way and are equally effective as drugs called "ACE inhibitors" to lower blood pressure.	\$212	lisinopril, moexipril, enalapril, fosinopril, trandolapril, benazepril, quinapril, ramipril losartan (generic Cozaar) irbesartan (generic Avapro) eprosartan (generic Teveten) candesartan (generic Atacand) olmesartan (generic Benicar) valsartan (generic Diovan)	\$4 - \$21 \$20- \$35 \$55 - \$67 \$14 - \$27 \$15 - \$26	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, Benicar, Diovan, and Atacand. Many of these drugs come in combinations with two or three drugs to lower blood pressure in one pill. These combination drugs are available for one copay and are a convenient way to save money.
Allergies <i>Antihistamines:</i> Xyzal <i>Nasal sprays:</i> Nasonex, Zetonna, Rhinocort, Veramyst, Qnasl, 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 <u>prevents</u> allergy attacks, rather than treating them.	\$140 \$124 - \$150 \$95 - \$115	fexofenadine, loratadine, and cetirizine (OTC) desloratadine (generic Clarinex) fluticasone spray (OTC) (generic Flonase) triamcinolone spray (OTC) (generic Nasacort) azelastine eye drops (generic Optivar) olopatadine eye drops (generic Patanol) Zaditor (OTC)	\$10 - 30 \$20 \$8 - \$10 \$10 - \$13 \$20 \$36 \$10 - \$16	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) and OTC. Azelastine and olopatadine are generic allergy eye drop. Zaditor is now OTC and a very good, inexpensive allergy eyedrop. Nasacort, Rhinocort, and Flonase are now OTC and are just as effective as the prescription drugs for long term control of nasal allergies.

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Sleep aids Rozerem zolpidem ER (generic Ambien CR) Belsomra	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.	\$75 - \$400	zolpidem (generic Ambien) zaleplon (generic Sonata) eszopiclone (generic Lunesta)	\$3 - \$10 \$11 \$22 - \$27	Ambien CR (zolpidem) is marketed as a longer acting form of zolpidem. However, it works for 7-8 hours, just like zolpidem. Eszopiclone, like zolpidem, helps maintain longer sleep. Zaleplon is good for patients needing help falling asleep and is very short acting.
Migraines Zomig Spray Onzetra Xsail Sumavel Treximet	These are "triptans" and are very effective at <u>aborting</u> 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.	\$160 - \$344 (12 doses)	sumatriptan (generic Imitrex) naratriptan (generic Amerge) rizatriptan (generic Maxalt and Maxalt MLT) zolmitriptan (generic Zomig) almotriptan (generic Axert)	\$12 (12 tablets) \$60 (12 tablets) \$16 (12 tablets) \$18 (12 MLT tabs) \$108 (12 tablets) \$376 (12 tablets)	The "triptans" are the gold standard for aborting a migraine. They work the same way and sumatriptan should be the first therapy tried. The generic Maxalt MLT is a tablet that dissolves in your mouth. Ask about medications to prevent migraines. These include inexpensive blood pressure drugs, amitriptyline, and some epilepsy drugs like Topamax and Depakote, both generic.

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Depression Viibryd <i>SNRI:</i> Fetzima Trintellix <i>SSRI:</i> Paxil CR	It's unclear why or how antidepressants work. They work by increasing the amount of free neurotransmitters in the brain. The "SNRI's" increase the neurotransmitters norepinephrine and serotonin. The "SSRI's" increase serotonin specifically.	\$98 - \$453	<i>SSRI:</i> fluoxetine, sertraline, citalopram, escitalopram <i>SNRI:</i> venlafaxine (generic Effexor) duloxetine (generic Cymbalta) Other: bupropion (IR,SR, XL) (generic Wellbutrin) mirtazapine (generic Remeron)	\$4 - \$15 \$4 - \$11 \$40 \$14 - \$27 \$8	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 newer treatment for depression. It combines the action of an SSRI and a drug called buspirone that is used for anxiety. Use of a generic SSRI + buspirone can be a considerable cost savings.
Cholesterol Livalo	The "statins" are the standard for lowering LDL or "bad" cholesterol. They work by decreasing cholesterol production in the liver.	\$331	simvastatin (generic Zocor) pravastatin (generic Pravachol) lovastatin (generic Mevacor) atorvastatin (generic Lipitor) fluvastatin (generic Lescol) rosuvastatin (generic Crestor)	\$4 - \$11 (30 tablets) \$90 \$43	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 Livalo as the only remaining statin 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 and both are now an inexpensive generic option.

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

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