

Prescription for savings: Shop for cheaper meds

By: Susan Salisbury
Palm Beach Post Staff Writer

Most people know they can save money on groceries by clipping coupons, checking out the ads and comparison shopping. But when it comes to savings for prescription and nonprescription drugs, it can be more complicated, although some of the same rules apply.

With over-the-counter medicines, you can save by buying at two-for-one sales, signing up for a loyalty card or buying the drugstore brand, which can cut the cost by as much as 70 percent.

When looking for the best deal on prescription drugs, if you don't have insurance, shop around to find out what different pharmacies charge for the same drug. Consumer Reports found prices can vary by as much as \$100 for the same medication.

Buy generics. Just about every expert source such as Consumer Reports, AARP and The Healthcare Survival Guide, authored by Martin Rosen and Abbie Leibowitz, M.D., makes that obvious suggestion as the number of generics continues to increase.

Of course, there isn't a generic for every drug. But it's worth asking your doctor if there is a generic equivalent that would be just as effective. For people who have insurance, co-pays are generally lower for generics, and those without health insurance will save considerably. Generics can cost 20 percent to

80 percent less than the brand-name version. They're mostly brand-name drugs whose patent has expired.

For brand-name drugs, you might ask your doctor for free samples. Also, check websites of drug manufacturers for discount offers. Some physicians keep drug rebate offers on hand.

There are also free prescription discount cards that benefit people who do not have insurance.

The Healthcare Survival Guide recommends a Prescription Savings Card available at www.PSCard.com and also FamilyWize at www.familywize.com.

If you have insurance, don't forget to use the mail-order option when possible, as the savings are substantial.

Make sure your doctor writes the prescription for a 90-day supply, as most plans charge the same for 90 days as they do for 30 days. This is appropriate, of course, for maintenance drugs, such as allergy pills.

Also ask your doctor if there is an over-the-counter medication that might work. Some drugs that were once available by prescription only are now sold over the counter. This includes Claritin for allergies and Prilosec for heartburn.

Don't forget about the low-cost generic drugs offered for as little as \$4. Walmart, Target and other stores have hundreds of generic drugs at \$4 for a 30-day supply and \$10 for a 90-day supply.

But nothing beats free. Publix offers a 14-day supply of the following antibiotics for free:

- Amoxicillin
- Ampicillin
- Cephalexin (capsules and suspension only)
- Sulfamethoxazole/Trimethoprim (SMZ-TMP)
- Ciprofloxacin (excluding Ciprofloxacin XR)
- Penicillin VK
- Doxycycline hyclate (capsules only)
- Erythromycin stearate and erythromycin ethylsuccinate

Take the first step with your doctor

Tips to find less expensive prescription drugs

- Tell your doctor whether paying for prescription drugs is a problem.
- Ask your doctor about generics, another brand of the drug that may cost less, and nonprescription options.

- Find out whether Medicare Prescription Drug Coverage can benefit you and your family members. Medicare can be reached at (800) 633-4227.
- Check with the pharmaceutical companies that manufacture your medicines to find out whether you qualify for assistance programs.
- Shop around your neighborhood or legitimate online pharmacies for the best prices on prescription drugs.
- The FDA recommends making sure that pharmacists are aware of all products being taken to help avoid drug interactions. These products include prescription and nonprescription drugs, drug samples, herbals, vitamins and other dietary supplements. Whether you shop at local pharmacies or online, the FDA recommends purchasing only from state-licensed pharmacies in the United States.

Source: www.fda.gov