

Prescription Drugs

Everything You Need to Know to Become a Smarter Healthcare Consumer



Switch Prescriptions from One Pharmacy to Another

Prescriptions are yet another area of healthcare where transparency is lacking. The prescription you buy at one pharmacy is not the same price at the competitor down the road. In fact, prices can vary 40% within the same metropolitan area. They can even vary as much as 20% within a pharmacy chain in a major metropolitan area. It is not uncommon to find that a prescription that costs a total of \$120 in one pharmacy maybe \$80 a few doors down. If you are fortunate to have a prescription plan co-pay as part of your insurance benefit, there is still value to being a sound consumer. Your actions now may ensure that your company continues to offer rich benefits.

As you can see, taking the time to change pharmacies can be an easy way to save money on your healthcare. In this field guide, we will lay out the steps you will need to take to switch prescriptions between pharmacies and save money.

Identifying Your Best Pharmacy Option

First, start this process by identifying five to ten pharmacies within a distance from your home or workplace that you are willing to travel to pick-up your prescriptions. If you want to call more than ten or less than five pharmacies, it's up to you. Just keep in mind, the more places you call, the more likely you are to find your greatest cost savings.

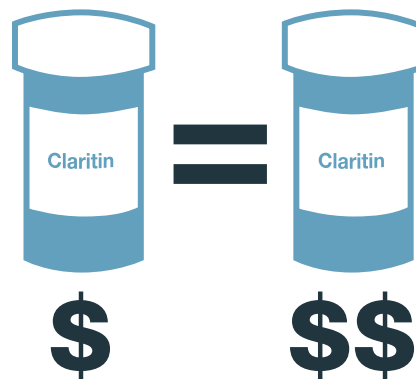
Try using a map search engine online to compile a list of pharmacies near your home and/or workplace. Get their phone numbers and start dialing.

When you call, you will need to know the name of your prescription and the dosage your doctor prescribed. Once you have a representative on the line, simply ask them for their retail cost information on each prescription. Keep track of the prices they give you and compare after you finish calling all the pharmacies on your list. Obviously, your best pharmacy option will be the pharmacy that provides the greatest cost savings opportunity.

While this step takes some time, just think about the money you will save when all is said and done. Then, calling a handful of pharmacies may not seem so bad.

There is an easier way to do this research if your employer has signed up with change:healthcare you can import your claims data, which allows us to identify cost savings and alternative pharmacies for you. All you need to do is click

the “Ways to Save” tab and there you will find your cost savings opportunities. To switch pharmacies, just follow the directions provided in the three easy steps on the site.



Steps to Switch Pharmacies

Now that you have identified your best pharmacy option, you are ready to make the switch. You have two options.

- 1) You can call your doctor, tell him or her that you are switching pharmacies, and ask them to write a new prescription. Take the new prescription to the new pharmacy and begin filling your prescriptions there. Your doctor may be willing to simply call the new prescription into the pharmacy for you, so make sure to ask.
- 2) Another, potentially faster, way to go about switching pharmacies is by bringing the current bottle or container for your prescription to the new pharmacy. Tell them that you would like to switch your prescription to their pharmacy and they will call your old pharmacy and transfer the prescription.

That was easy, right?

Mail Order Rx

Have you ever considered a mail order pharmacy for your prescriptions? If this is an option with your insurer, maybe you should! Low cost online service providers like Drugstore.com and Caremark.com could provide you with both cost savings and convenience. For example, Drugstore.com states that they can save you up to 70% on generic prescriptions and 30% on brand name drugs. You could find yourself with extra cash and time by switching to a mail order service. Use these online service providers' websites to compare drug prices and determine whether a switch to their service will result in cost savings for you and the prescription you are taking. Remember, in order to enroll in some mail order prescription services, the service must be part of your insurance benefit plan. Check with your insurer and see if a mail order service is available to you.

If this service is a viable option and you want to switch to a mail order prescription service, follow these steps:

1. Call your Doctor and tell them the following:

“I am moving my prescription of _____ to mail order and need a new prescription written for a 90-day supply (with refills if applicable).”

2. Next you will need the forms to fill out for your specific mail order provider. These can often be found at your insurance company or mail order service provider's website.

3. Here is some other information you will need:

• **Prescription information:**

You will need the name of our prescription and the dosage.

• **You will need to mail the following:**

Your prescription from your doctor

• **Other Information:**

You should write your Member ID on the back of each prescription.

You might ask your doctor for a short supply prescription (or samples) if you need it immediately.

NOTE: Do not forget to include a payment (if necessary) and make sure to enclose the original prescription(s) from your provider. It's a good idea to keep a copy for your records.

TERMS TO KNOW

Generic Drug: is a prescription drug that is medically equivalent to a brand name drug whose patent has expired.

Pharmacy: is a retail-based establishment where pharmaceutical prescriptions and other medications are dispensed.

Preferred Brand Name Drugs: are brand name prescription drugs offered at a discount rate, or reduced co-payment amount, through your prescription drug insurance plan.

Prescription: is a physician-approved authorization for a medication.

Notes:
