

# The Value of Generic Medications



MASSACHUSETTS

Did you know that generic medications are a great way to save money on health care costs while still getting safe, effective medicines? That's because generic medications must meet the same U.S. Food and Drug Administration (FDA) requirements for safety and effectiveness as brand-name medications.

## What Are Generic Medications?

In most cases, the generic name of a medication is its chemical name or active ingredient. The brand name is simply the name a manufacturer gives it. For example, Motrin is a brand-name medication. Ibuprofen is the name of its generic equivalent.

## Are They Effective?

Generic versions must meet the same FDA standards for safety and effectiveness as brand-name medications. The FDA requires that all generic medications have the same active ingredients, strength, and form (e.g., pill, liquid, injection) as their brand-name versions.

That's why many states, including Massachusetts, require pharmacists to fill prescriptions with generic equivalents (when available) unless otherwise specified by a doctor.

**Consult your doctor to find out if you might benefit from a generic medication.**

## See for Yourself

The following pages contain a sample medication list comparing the approximate cost of generic medications to their brand-name versions. (This list is only applicable to Blue Cross Blue Shield of Massachusetts pharmacy benefits.)

As a Blue Cross Blue Shield of Massachusetts member, your actual medication costs are determined by your pharmacy benefit and may vary. In most cases, you will pay less for a generic medication if your benefit includes a copayment, deductible, and/or co-insurance.

### If You Have a Pharmacy Deductible or Co-insurance:

The following list can help you understand the potential cost-effectiveness of generic medications.

### If You Have Pharmacy Copayments:

In most cases, your copayment for a generic medication will be at least half that of the brand-name equivalent.

With copayments, your pharmacy costs are fixed, so the list on the following pages does not reflect your actual costs and/or savings.

Tier 3 medications, usually the most expensive, have the highest copayment, indicated by the third number. (Most of these have alternatives on Tier 1 or 2.)

Tier 2 medications have a higher copayment, indicated by the second number.

Tier 1 medications have the lowest copayment, indicated by the first number. (Most generic medications are on Tier 1.)

### A Sample List Comparing the Approximate Costs of Brand-Name Medications to Their Generic Equivalents

This sample list of medications, arranged alphabetically by brand name, is intended to illustrate the potential cost-effectiveness of generic medications. Your actual costs may differ, depending on your pharmacy benefit.

If you do not see your particular drug and/or dosage amount, there still may be a generic alternative available.

Check with your doctor or pharmacist about your options or visit [www.bluecrossma.com/membercentral](http://www.bluecrossma.com/membercentral) and select Pharmacy Coverage and then Medication Look Up to search for the generic alternatives for specific brand-name medications.

### Make the Most of Mail Service

If your health plan includes a Mail Service Prescription Drug Program, you may be able to enjoy the convenience of ordering certain prescriptions by mail. This program, administered by Express Scripts, Inc., allows you to order up to a 90-day supply of certain long-term maintenance medications, and in most instances, you will pay less than you would normally pay at a retail pharmacy. It's convenient and cost effective. For more information, go to our website [www.bluecrossma.com/pharmacy](http://www.bluecrossma.com/pharmacy) and select Mail Service Pharmacy.

Drug Name/Strength (Quantity/Frequency of Use)	Brand-Name Cost <sup>1</sup>	Generic Name	Generic Cost <sup>1</sup>	Approximate Generic Cost Difference <sup>1</sup>
Altace 10mg (30/Once a day)	\$73.81	ramipril	\$28.31	\$45.50 (62%)
Ambien 10mg (14/Once a day)	\$69.94	zolpidem	\$28.08	\$41.86 (60%)
Ativan 1mg (60/ Twice a day)	\$146.77	lorazepam	\$22.79	\$123.98 (84%)
Celexa 20mg (30/Once a day)	\$94.48	citalopram	\$35.21	\$59.27 (63%)
Coumadin 5mg (30/Once a day)	\$34.14	warfarin	\$10.07	\$24.07 (70%)
Effexor 75mg (60/ Twice a day)	\$138.31	venlafaxine	\$54.47	\$83.84 (61%)
Flonase Nasal Spray 0.05% (1 Bottle-16mL/Once a day)	\$77.28	fluticasone nasal spray	\$33.25	\$44.03 (57%)
Glucophage 500mg (60/ Twice a day)	\$57.63	metformin	\$18.71	\$38.92 (68%)
Lamictal 100mg (60/ Twice a day)	\$291.69	lamotrigine	\$116.63	\$175.06 (60%)
Lofibra 160mg (30/Once a day)	\$75.55	fenofibrate	\$30.71	\$44.84 (59%)
Neurontin 300mg (90/ Three times a day)	\$145.27	gabapentin	\$50.03	\$95.24 (66%)
Norvasc 5mg (30/Once a day)	\$56.38	amlodipine	\$22.91	\$33.47 (60%)
Paxil 20mg (30/Once a day)	\$98.46	paroxetine	\$34.43	\$64.03 (65%)
Pravachol 20mg (30/Once a day)	\$110.41	pravastatin	\$39.59	\$70.82 (64%)
Prilosec 20mg (30/Once a day)	\$149.76	omeprazole	\$50.63	\$99.13 (66%)
Prozac 20mg (30/Once a day)	\$158.72	fluoxetine	\$32.99	\$125.73 (79%)
Wellbutrin XL 300mg (30/Once a day)	\$214.25	bupropion XL	\$60.35	\$153.90 (72%)
Zithromax Z-Pack 250mg (6/5 day regimen)	\$55.09	azithromycin	\$20.82	\$34.27 (62%)
Zocor 20mg (30/Once a day)	\$141.54	simvastatin	\$60.95	\$80.59 (57%)
Zoloft 50mg (30/Once a day)	\$98.21	setraline	\$35.27	\$62.94 (64%)

1. This information is provided for educational purposes. Prices are based on average wholesale price (AWP) and estimated average industry discounts as of January 2010. Your actual cost depends on your specific prescription medication benefit as described in your health plan and the specific price charged by your pharmacy.

## To Review Your Pharmacy Benefit

To review your cost for a particular medication as well as any generic alternative that may be available:

- Visit [www.bluecrossma.com/membercentral](http://www.bluecrossma.com/membercentral) and create an account or log in
- Once logged in, select Review My Pharmacy Benefits
- Click on the My Pharmacy Benefits at Express Scripts link
- Select Price a Drug and enter the name of the medication

Don't have access to the Internet? Call Member Service at the number on the front of your ID card for more information on your pharmacy benefit.



If this information appears on your ID card, your pharmacy benefits are administered by Express Scripts