

Cutting medication costs

Have you ever experienced sticker shock in a pharmacy? Did you arrive expecting to pick up an inexpensive medication and been presented with a breathtaking bill?

You're not alone. The cost of medications is rising three times faster than costs for other goods – and your insurance company may be covering less.

Don't be afraid to let your doctor know that cost is a concern. Ask: "Do I really need this medication?" and "Are there less expensive alternatives available?"

Rather than buy in quantity when you start a new medication, ask your doctor for a few days' supply. That way, if you have significant side effects and need to stop the drug, you haven't wasted money.

Pharmacists can be a great resource for saving money on meds, but they may not be able to volunteer price information. Some pharmacies' contracts include a gag clause that prevents them from discussing pricing – unless you ask. The question "Is there a way to save money?" may open the door to significant savings.

Unlikely though it may seem, you can sometimes save money by not using insurance. Ask: "If I don't use my insurance, what's the lowest price you could give me?"

If you're paying cash, check out BlinkHealth.com and GoodRx.com for money-saving vouchers to take to your pharmacy. You can also apply for a drug discount card at NeedyMeds.org.

If you switch from a branded medication to a generic, and the generic is less effective, ask your doctor if an "authorized" generic is available. Authorized generics are made from the same recipe as brand-name meds and are often made on the same production line.



If you're on Medicare, you may be eligible for the Extra Help program. According to Medicare.gov, if you qualify for the program, you'll pay no more than \$3.35 for each generic and \$8.35 for each brand-name covered drug. Contact Social Security to apply: 855-863-3560.

Other ways to save include:

- Shop around to different pharmacies.
- Ask if the caplet form of the drug costs less than the tablet.
- Order a 90-day rather than a 30-day supply, saving two copays.
- Some pills can be split in half – and the 100 mg. pills may cost you the same as 50 mg. pills. (Pill splitters are available at low cost.)
- For brand name medications, contact the manufacturer to ask for help covering the cost.

And don't forget these reliable resources for health-related questions:

- Senior LinkAge Line: 888-333-2433
- Disability Linkage Line: 866-333-2466
- Veterans Linkage Line: 888-546-5838

Sources:

People's Pharmacy podcast, May 15, 2018
Consumer Reports cover story, May 2018

Cutting medication costs, part 2

About 20% of generic medications have more than doubled in price since 2013. Americans spend more on drugs than people in other countries do -- but there are strategies to lower costs. Ask your doctor:

- Do I really need this drug? In a survey, 70% of folks who asked if they could cut down on medications were able to drop at least one.
- Is there a less costly drug that might be as effective? You may learn about an older drug that works just as well.

Do you have prescriptions mailed to you? A trip to the pharmacy may save you money. Consumer Reports found that, in one insurance plan, a year's worth of Lipitor and Cymbalta cost \$577 through the mail but only \$341 at the store.

Another strategy to consider: Take your prescription meds to the pharmacy and ask for the lowest possible price. Secret shoppers for Consumer Reports (CR) found that tactic works well.

Shop around! CR shoppers found that prices for generic Cymbalta at various pharmacies ranged from \$22 to \$251. Costco and Sam's Club consistently had low prices -- and you don't have to be a member to buy meds there.

Don't overlook independent and grocery-store pharmacies. CR found they had the absolute lowest prices in almost each city they checked. Online shoppers looking for a particular list of meds found the best prices at HealthWarehouse.com.

Websites such as GoodRx, BlinkHealth, and WeRx.org will show you what you can expect to pay at various pharmacies using their discount coupons or vouchers. CR shoppers found that pharmacies seldom match prices offered by other pharmacies, but they almost always honor coupons found online.

Source: Consumer Reports cover story, May 2018



Book club notes from Linda

Many of you read "The Nightingale." It was so nice to have Majel join us this time. Everyone who read it LOVED it! I think it was our most popular book yet. I have a list of books with the same theme including one that's an actual biography of Isabel. I'll bring it to the next meeting.

Our new book, "The Boys in the Boat," is one I've been wanting to read for a while now. Both Annie and I have seen a documentary on PBS about this crew of young men. It was very interesting and books are usually better than films. It's a true story, a testament to what can be achieved when one has passion and determination. It doesn't grab you from the start like our last book but according to Gloria getting past the first chapter is all it takes to engage you. If you want a copy, call 727-4373 and I'll see that you get one.

Signs in elevators

Residents are requesting that signs in elevators be removed only by the people who posted them. Some signs can be used repeatedly, saving paper and ink. If you've removed a sign -- especially if it's a laminated sign -- its return would be welcome.

Healthy feet

Looking for in-home foot care? Here are a couple options:

Deb Adams, 218-349-3738, \$30

Kysa Irwin, 218-260-3382, \$35 for the first year