

## PROACT COST SAVING TIPS

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Want to save money? Of course, we all do. Drug costs are rising at an alarming rate, much greater than general inflation and healthcare inflation.

There are many reasons for the dramatic increase in prescription drug costs including the increase in direct-to-consumer advertising, higher use of prescription items, new drug therapies, and drug price increases.

We recognize that our members find it very difficult to absorb the significant

costs associated with their medications and that prescription drugs play a major role in the overall management of your health. The money spent on prescription drugs can be one of the wisest investments of health care dollars. However, in order to maximize this investment, proper management is necessary. The prescription drug investment is most effectively managed by using a team approach. The "investment team" consists of your health plan, your providers (doctors and pharmacists), and, most importantly, you.

While none of us can control the rapidly rising cost of prescription medications, there are things that each one of us can do to help control our own costs as well as helping keep costs down for our employers. In this newsletter we will explore options our members have to help control costs.

### GENERIC MEDICATIONS

First and foremost, the most important thing that can be done to save money for you and your plan is to ask for generic medications. We think it is important to remember that generic medications have the exact same active ingredients as their brand name counterparts. While the FDA allows for different inactive ingredients such as fillers and/or dyes to be used in manufacturing of generic products, this will impact only the appearance of the drug and not the safety or efficacy. The same rigorous testing is required on generic medications of that which is performed on brand name products, so you can be sure your generic drug is just as safe and as effective as the brand name product.

The only difference you will see, is a difference in cost. It is very expensive to research and develop a new medications. Current estimates suggest it can cost as much as \$800 million to produce a new medication. The manufactures of these products need an incentive to continue research and bring new, innovative products

to the market, so upon approval, all new drugs are given a patent. A drug patent is a specific length of time during which no other company can produce the same product. This allows brand manufactures to set the price for their product in an effort to make up for their expensive investment.

At the end of the patent, multiple generic manufactures can enter the market place to produce the drug. Increased competition leads to lower prices for health plans and members alike.

### COST SAVINGS WITH GENERIC MEDICATIONS

While your cost savings will vary based on your copay structure, it is important to remember that the average total cost of a generic medication is around \$25 for a 30 day supply while the average brand medication costs around \$135. A big difference in cost with no additional benefit. Even if your medication doesn't have a generic, ask your doctor if there is another generic you could use.

### USE OF THE FORMULARY

Another effective way you can help in controlling drugs costs is to understand and use the Drug Formulary. A Drug Formulary is simply a list of medications from which physicians may prescribe while keeping your costs in mind.

You benefit when your physician uses the formulary because all drugs included are selected due to their effectiveness and safety. The cost of each drug on the formulary is balanced with its effectiveness, which means that drugs are not included on the formulary just because they are inexpensive. Effectiveness is more important than the price of the drug. There are expensive medications that have not been proven to be any more effective than less costly alternatives, and are therefore placed on a higher tier, while less costly medications may be placed on a higher tier as they may not be as effective.

Formulary design can vary. Contact to the ProAct help desk, or email our clinical department at [clinicalpharmacist@proactrx.com](mailto:clinicalpharmacist@proactrx.com) to ask about your formulary and to find out where you can start saving money now.

## MAIL ORDER

Mail order is an excellent option for those who are looking for a quick and easy way to save money. Health Direct Pharmacy is a division of Kinney Drugs and operates out of Gouverneur, NY. Health Direct's Mail order benefit is intended for members using maintenance medications, or drugs used for chronic disease states such as high blood pressure, high cholesterol, diabetes and other disease states requiring long term medication therapy.

At Health Direct Pharmacy, we focus on three main factors:

- **Convenience;** Prescriptions are filled for 90 day supplies and shipped directly to your home for no additional charge. No more waiting in line or driving for your prescriptions
- **Value;** Copay incentives are often offered where members are able to save money on the prescriptions they are currently taking
- **Customer Service;** Fast, friendly and accurate. As a Division Kinney Drugs, we have been serving our pharmacy customers for over 100 years, and take great pride in our customer service centered approach to pharmacy.

**Health Direct Pharmacy Phone  
1-866-287-9885**

## HALF TABLET PROGRAM

ProAct's Half Tablet program offers a simple way to reduce the cost of your prescriptions without changing to a different product.

Our half tablet program includes 10 common medications that can be easily split so that half a tablet is taken with each dose. With the half tablet program you ask your physician for twice the dose of your current medication and then split your tablets in half. For example, if you take Lipitor 10mg daily, you could receive Lipitor 20mg tablets, of which you would take 1/2 a tablet each day providing the 10mg dose.

This program enables you to receive twice the days supply for the same copay as 30 pills will now last 60 days. We want you to remember you can also use this program at mail order so that 90 pills will last you 180 days.

Not all medications can, or should be split. Talk to your doctor or pharmacist before splitting your medication.

The following medications are approved for pill splitting in our half tablet program:

**Citalopram, Cozaar, Crestor, Diovan, Lexapro, Lipitor, Metoprolol ER, Paroxetine, Sertraline and Simvastatin.**

You must have your pharmacy contact our help desk to override your prescription allowing the extended day supply

**VISIT OUR WEBSITE:**  
[WWW.PROACTRX.COM](http://WWW.PROACTRX.COM)

**To subscribe to an electronic version of our monthly newsletter, please email us at [Newsletter@proactrx.com](mailto:Newsletter@proactrx.com) with the subject line "Subscribe"**

Through the member services link, you are able to login to the ProAct website to find more information about your pharmacy benefits.

Whether you are interested in information on our Mail Order Pharmacy, would like to find out your copay, or download a copy of your formulary, almost everything you need to know about your pharmacy benefit is available with just a click of your mouse.

### Website Features Include:

- Recent Member Newsletters
- Mail Order Information
- Formulary list
- Copay Calculator
- Pharmacy Finder
- Claims History
- News Alerts

- Annual Drug expenditures (for taxes)
- Eligibility information
- Health and Wellness Information on Various diseases such as:
  - Asthma
  - CHF
  - COPD
  - High Blood Pressure
  - High Cholesterol

Setting up an account online is quick, it's easy, and it's free!

1. Visit: [www.proactrx.com](http://www.proactrx.com)
2. Click on the "Members Services" Link
3. Click on the "Members Login" Link
4. Login using information found on our prescription card
5. Register to set up a personalized Login

Logon today to see what you are missing, and start making the most out of your prescription benefits.

**For more information on any of the cost saving measures listed, contact our help desk!**



29 East Main St.  
Gouverneur, NY 13642

Phone: 1-877-776-2285

Fax: 315-287-7864

E-mail: [ClinicalPharmacist@proactrx.com](mailto:ClinicalPharmacist@proactrx.com)