Ways to decrease your out-of-pocket pharmacy expenses

Mail order pharmacy

For medications you take regularly, you can usually save money by using your health plan's mail order pharmacy. Mail order prescriptions are also much more convenient since you can typically get a three month's supply mailed directly to your home. To make switching to mail order easy, call your doctor's office and request that they mail a new prescription directly to you. You can then mail this new prescription to the mail order pharmacy with the form and envelope available at the Benefits Office, Bldg. 400. Also, you can check the website for your insurance carrier as you may be able to order the new prescription online.

Formulary

A formulary is a list of medications covered under your benefit plan. Under BNL's medical plan, you pay less if your doctor prescribes a medication that is on your plan's formulary. Bring a copy of your formulary list to your next doctor visit (most plans list their formulary on their website). Discuss with your doctor the feasibility of changing your medication to an alternate prescription drug that is in your plan's formulary.

Generic drugs

Generic drugs have the identical active chemical ingredients as the brand name drugs, but can be much less expensive. Ask your doctor if there are generics available for any of the medications you take. If there is not a generic equivalent for the medication your doctor is prescribing, ask if there are other drugs in the same class that could treat your condition that do have a generic available.

Over-the-counter drugs *(non-prescription drugs)*

Many medications that were once available only by prescription are now available without a prescription. Not only are over-the-counter medications (OTC) convenient (because you don't need a prescription from your doctor), but they can also save you money. For example, the heartburn drug Prilosec costs about $116 a month when purchased by prescription. The cost of a similar amount of the over the counter version is about $25. (Be sure to ask your doctor if this could work for you.) Keep in mind that most health plans do not reimburse for OTC medications, though you may be able to use money from your Flexible Savings Account (FSA) to cover the expense.

Talk to your doctor about your benefits.

The care decisions you make with your doctor can make a big difference in your out of pocket costs. For prescription drugs, your doctor often has more than one drug to choose from to treat your condition or illness. Though similar in effect, these drugs can vary greatly in terms of your out of pocket expenses. By sharing your specific benefits, your doctor can determine whether there are any alternatives that can get you the care you need while protecting your wallet.

Antibiotics – be careful what you ask for.

According to the Centers for Disease Control and Prevention, roughly 50 million unneeded prescriptions for antibiotics are dispensed each year. That costs us both as a society and as individuals. These prescriptions are largely for colds, sore throats, sinusitis and bronchitis – conditions that, most of the time, are due to viruses. Treating viruses with antibiotics doesn't make you get better any faster and the side effects can actually make you feel worse. Additionally, overuse of antibiotics can lead to the development of drug resistant bacteria – a threat to everyone. So if your doctor says you don't need an antibiotic, listen to what he or she is saying. It could help your health and your wallet.

Use in-network pharmacies.

Health plans negotiate rates with certain pharmacies. When you use these "in-network" pharmacies, you can save a lot. When you don't, you're often stuck paying higher deductibles or coinsurance.

This information has been provided by CIGNA and is applicable to all BNL medical plans.