

This information is forwarded by the **Love Thy Neighbor Ministry** at Saint Rose of Lima Catholic Church, Milton FL.  
Source of Information: The Catholic Foundation of Northwest Florida. Due to the many references, some may not be current but have many useful reference sources. Emails are sent using the Blind Carbon Copy (BCC) method.

This quality of life series focuses primarily on senior citizens plus other supplemental information. You do not have to be a Senior to make use of this information. If you know of a Senior, a parishioner or a neighbor who could use this information you are invited to give them a copy of this email. Fellowship through improved communications is guided by the second greatest commandment. Sometimes an act of kindness can be as simple as a phone call, a visit, or receipt of an email.

**Suggestion: Create a separate folder of this information for ease of future reference.**

For information about our Parish, click on the following link: <http://parishesonline.com/scripts/HostedSites/Org.asp?ID=14423>

**Our parish spirit is rising, is rising.**

How to Save on Your Medications

[http://www.legacygifts.org/savvy\\_senior.jsp?WebID=GL2004-0129&D=200717](http://www.legacygifts.org/savvy_senior.jsp?WebID=GL2004-0129&D=200717)

Dear Savvy Senior,

Can you recommend some tips that can help lower my prescription medication costs? I'm 58 years old, and currently take four drugs that I can barely afford. What can you tell me?

Underinsured Susan

Dear Susan,

For the millions who are uninsured or underinsured, there are several ways you can reduce your medication costs without cutting quality. The following tips can also help seniors with a Medicare prescription drug plan avoid their "doughnut hole" coverage gap, or reduce their costs once they reach it.

### **Cost Cutters**

Most people don't comparison shop for their prescription drugs. They get a prescription from a doctor, go to their favorite pharmacy to fill it, and usually don't even ask the price. But, you can save money - sometimes lots - if you shop around. Drug prices can vary significantly from pharmacy to pharmacy, and shopping online (it's your best tool!) can be especially convenient and effective. Here are some cost-cutting tips that may help:

#### **Buy Generic**

Generic drugs are as safe as brand-name medications and typically cost 30 to 80% less. Ask your doctor if the medication you're taking is available in generic form or check online at [www.rxaminer.com](http://www.rxaminer.com). Discount retailers like Wal-Mart and Target are currently offering great deals, charging only \$4 for a 30-day supply, while Kmart offers a 90-day supply for \$15. Costco also offers low cost generics to its members.

#### **How to Save on Your Medications**

Even if your drug doesn't have a generic equivalent, there may be an older, less expensive brand-name drug your doctor can prescribe. Brand-name drugs on the market for seven or more years are up to 40% cheaper than newer ones, and studies show that older drugs are just as effective.

Ask about free samples - Many doctors have extra supplies of medications in their offices and are willing to help out patients in need.

#### **Buy In Bulk**

Many pharmacies give discounts if you buy a three month supply of drugs at once versus a 30-day supply.

#### **Split your pills.**

Ask your doctor about cutting your pills in half. Pill splitting allows you to get two months' worth of medicine for the price of one, but not all pills can be split. Splitting devices are available in most pharmacies.

#### **Shop online.**

Using online or mail-order pharmacies is another way to cut costs - often 25% or more. A top resource for finding U.S.-based pharmacies offering the lowest prices is [www.destinationrx.com](http://www.destinationrx.com) - click on "Price Compare." (Tip: Make sure the online pharmacy you're buying from has the "VIPPS" seal of approval - see [www.vipps.info](http://www.vipps.info)). Seniors enrolled in a Medicare prescription drug plan

also need to make sure the online pharmacy they're buying from is included in their network. Otherwise, the purchase may not count toward their deductible.

#### Buy from Canada

This option offers huge savings - between 30 and 80% - on brand-name drugs and you'll be happy to know that the U.S. Customs office has eased import restrictions, so you don't need to worry that your pills will get seized at the border. If you're interested, see [www.pharmacychecker.com](http://www.pharmacychecker.com), an independent resource that finds the lowest prices from licensed and reputable Canadian pharmacies. (Note: This is not a good option for Medicare Part D enrollees because it will not count toward their deductible.)

#### Seek extra help

If your income is limited, you can probably get help with your drug cost through pharmaceutical patient assistance programs (see [www.rxassist.org](http://www.rxassist.org) and [www.pparx.org](http://www.pparx.org)), state pharmacy assistance programs, Medicare's extra help, national and local charitable programs and more. To find out if you're eligible for these programs visit [www.benefitscheckuprx.org](http://www.benefitscheckuprx.org). Other good resources to see are [www.needymeds.com](http://www.needymeds.com) and [www.medicarerights.org](http://www.medicarerights.org) - click on "Discount Rx Resources."

#### Get a Discount Card

Many pharmacies offer drug discount cards to people with and without coverage, regardless of income. The cards may be free or carry a small upfront fee. (If the fee is large, don't buy it.) These are essentially store "loyalty" cards that can cut your costs by 10 to 25%, but not all drugs are eligible for discount. Other resources offering discount cards that are worth a look are [www.familywize.com](http://www.familywize.com), [www.togetherrxaccess.com](http://www.togetherrxaccess.com) and [www.aarp-pharmacy.com](http://www.aarp-pharmacy.com).