

GENERIC DRUGS: SAVING MONEY AT THE PHARMACY

Prescription drugs are a costly medical expense. Fortunately, each state has a law that lets pharmacists substitute less expensive generic drugs for many brand-name products. Before you talk with your doctor or pharmacist about switching, there are things you need to know about generic drugs and the law.

What's the difference between a generic and a brand-name drug?

Not much except for name and price. A generic drug is called by its chemical name; a manufacturer assigns a brand name. The products have the same ingredients.

State laws require that a generic drug be generically equivalent to its brand-name counterpart. That means it must have the same active ingredients, strength, and dosage form (pill, liquid, or injection). It also must be therapeutically equivalent which means it must have the same medical effect.

Do all drugs have generic equivalents?

No. Some drugs are protected by patents and are supplied by only one company. However, when the patent expires, other manufacturers can produce the drug's generic version. Currently about half the drugs on the market are available in generic form.

How can I get generic drugs?

Talk with your doctor or pharmacist. Explain that you want the most effective drug at the best price. Ask your doctor to write prescriptions for generic drugs when possible.

Are there exceptions to the law?

Yes, if your doctor writes on the prescription form that a specific brand-name drug is required, your pharmacist must fill the prescription as written. That means a generic drug cannot be substituted.

Will my doctor automatically prescribe generic drugs?

It depends on the physician. You can ask your doctor to write a prescription permitting substitution of a generic drug product if possible. You can also ask whether a generic product will be as effective and less expensive.