

Five questions to ask at the prescription counter

Written by
Friday, 30 October 2009 15:25

It's that time of year again: patients across the country are renewing their insurance and Medicare Part D prescription drug plans. According to many health experts, now is a critical time for patients to examine their medications to be sure they continue to get what the doctor ordered.

Recent news reports suggest it has become increasingly common for patients' regular prescriptions to be switched by their insurer to a generic or less expensive brand-name medication, often without the knowledge of the physician.

By not covering certain brand name prescriptions, the insurer often saves money—potentially at the expense of the patient's health. A number of factors may influence these decisions.

“While saving a few dollars on medications certainly sounds appealing during these tough economic times, cutting costs should never be at the expense of your health,” notes Mark J. Alberts, M.D. of Northwestern University Feinberg School of Medicine. “Shop around for the cheapest gas to put in your car, but don't put a different medicine in your body to save money.”

In Illinois, pending legislation would require pharmacists to get a doctor's approval before switching a medication. In the meantime, Dr. Alberts has identified five critical questions that you and your family should keep in mind each time you visit the pharmacy counter:

1. Is this the exact drug that my doctor prescribed?

This may sound like a given, but unless your physician specifically checks “dispense as written” on your prescription script, a pharmacist may change your prescription to a lower cost drug without knowing your full medical background as your physician does.

2. Why are you switching my prescription?

It's probably to keep costs down for your insurer. You may be pleased to learn you're also saving money, but it's often the pharmacy or insurance company that reaps the real reward of the switch. For example, last year Walgreens agreed to pay \$35 million to 42 states to settle allegations that it unlawfully switched medications from tablet form to capsules to receive more money from Medicaid reimbursements. As taxpayers, this deceptive switch affected us all.

3. Will this switch impact my health?

Keep in mind that not all medications are created equally. Many people think generics always perform the same as a brand-name equivalent, but that is a common misconception. While the active ingredients may be the same, it's the inactive components of a drug that can potentially cause adverse reactions. Additionally, certain brand-name drugs don't have a generic equivalent, so a switch means you are getting a different medication.

4. Have you notified my doctor of this switch?

It's all too common for a patient to be switched to a different medication without the knowledge of his or her doctor. The physician often doesn't find out until the patient requests another appointment because they are having side effects or, in some cases, because their condition has worsened. Always consult your doctor before a switch—after all, nobody knows what is in a patient's best medical interest better than his or her own physician.

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5. Is this the same dosage as my previous prescription?

Different medications within the same class may only be available at certain doses, which may not be the same dose that your doctor ordered. This can lead to confusion and non-adherence, which can affect both the safety and effectiveness of the medicine.