



DRUGS, DONUTS & DISCOUNTS

Lately, not a week goes by without hearing another story about the rising costs of prescription drugs.

From the deplorable price gouging of companies like Mylan on life saving meds such as the EpiPen to the nearly unaffordable \$100,000 Hepatitis C cure - Harvoni by Gilead, prescription drugs are becoming increasingly unaffordable for many Americans. Many factors contribute to these costs.

Pharmaceuticals have played a vital role in improving the health of patients worldwide (full disclosure - I work extensively with industry as a researcher, advisor and a speaker). In cardiology, we are blessed with many life saving compounds we can offer our patients. Without a doubt, the development of new drugs is an expensive endeavor and the majority of the research funding comes from industry and not the public sector.

Companies then appropriately seek a return on their investment. What seems unfair is that the American public is made to pay for the worldwide profits these companies seek. The same drug in the US is often sold for half the price in Canada or a tenth of the cost in India! Medicare is the largest purchaser of drugs in the world yet unlike other countries our government does not negotiate price discounts. This needs to change.

To complicate matters Medicare prescription plans have a coverage gap often referred to as the “donut hole”. In 2016 this starts after the first \$3310 of drug cost. That coverage gap ends once your total drug costs reaches the \$4850 out of pocket maximum. In between, you are responsible for 45% of brand name drug and 58% of generic drug costs. By 2020 those costs will be down to 25% for both brand name and generic drugs.

In the interim there are steps you can take to keep your drug costs down:

1. Review with your health provider what each drug you are taking does and ask if you still really need it or if an alternative drug is available.
2. Brand name drugs are often superior to generic drugs but ask what the difference is both in terms of cost and benefit and then decide if it is worth it for you.
3. Generic drugs also have their limitations (please see my previous article on generics). Pharmacies and physicians are often pressured to prescribe generics. Make sure you are aware of all the options before accepting a generic.
4. Shop around for drugs. Costs vary between pharmacies. Some drugs are even offered for free. Many apps and website help you identify lowest cost (GoodRx) but be careful of fraudulent international pharmacies.
5. For branded drugs ask for samples and discount cards. Many offer the first 30 days free so it allows you to assess tolerability before paying for the prescription. Samples however should not be used long term or through the coverage gap.
6. If you have a choice in your medical insurance plan review the drug coverage closely. Many have a high deductible on drugs that is separate from the health care deductible. Until that deductible is met you will be paying 100% of the drug costs.
7. Visit the drug company websites. Many offer discount coupons or other savings cards.
8. If you earn a low income, apply for patient assistance through the drug manufacturers and also through secondary insurance, Medicare and Medicaid plans.
9. Request 90 day supplies rather than 30 days to reduce dispensing fee costs.
10. Finally focus on a healthy lifestyle – your mood will improve, your immune system will strengthen, your sugar, cholesterol and blood pressure will come down...as will your pill count!



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