



## SAFE STRATEGIES FOR DRUG SAVINGS

*Help for Americans Seeking Affordable Medicine*

PharmacyChecker.com

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#### **Introduction**

Even before the 2008 recession hit the United States, roughly one quarter of Americans faced the burden of paying out-of-pocket to fill prescriptions. That number included 47 million uninsured, 25 million underinsured, and three and half million Medicare drug plan enrollees who fall each year in the coverage gap. As the recession deepens, this number will swell. Even people with drug coverage often face exorbitant co-pays to get the drugs they need. Due to the high cost of many medications, studies have shown that some people without drug coverage stop taking medication, skip doses, or switch to alternative medications such as OTC products.

But people don't need to pay so much for medication: Savvy consumers can safely get the same medication at a fraction of the price charged by most pharmacies. Americans can save about 72%, on average, on brand name drugs, and significantly reduce their cost on the more expensive generic drugs. Several things make this possible, including: 1) lower prices on brand name drugs in Canada and other countries, 2) a highly competitive pharmacy market for generic drugs in the U.S., 3) U.S. policy that does not stop individuals from importing drugs for personal use, 4) ease of finding and comparing drug prices on the Internet, and 5) independent pharmacy verifiers like [PharmacyChecker.com](http://PharmacyChecker.com) that identify licensed and legitimate pharmacies.

PharmacyChecker.com presents the following strategies to help you safely save money on drugs – brand name and generic. Best of all, these strategies are available to anyone and do not require any sort of membership. Other programs, based on qualifying need or membership fee, are included at the end of this report.

## Free Strategies for All to Use:

### Saving on Brand Name Medication



#### **Check Brand Name Prices at Canadian and Non-U.S. Online Pharmacies**

The greatest potential savings on drug cost comes from buying brand name medication at significantly lower prices from other countries. While it is technically illegal for Americans to import drugs through the mail, the FDA maintains a policy of *not* intercepting prescription drug imports for personal use, as long as the supply is for 90 days or less and doesn't include controlled substances. The diabetes drug Actos, for example, which costs \$521 for a three-month supply at a typical U.S. pharmacy costs only \$171 at the lowest priced, licensed, non-U.S. online pharmacy found on PharmacyChecker.com. And Lipitor (20 mg), which costs \$451 for a three-month supply at a regular U.S. pharmacy, is available for as low as \$124 at a non-U.S., online pharmacy found on PharmacyChecker.com; a savings of 73%.

Like the U.S., Canada as well as Australia, Israel, New Zealand, Switzerland and the UK have very high pharmaceutical and pharmacy standards. Countries such as India and Turkey also have strict laws on drug safety and most pharmaceutical products are of a very high quality and are often made by the same manufacturers that supply the U.S. If you are concerned about where your drugs come from, you can ask to be told the country from which you order will be dispensed. Differences among countries are described in the information about [Foreign Pharmacies](#) on PharmacyChecker.com.

To be safe, Americans should avoid any online pharmacy that has not been verified by an independent third-party, such as [PharmacyChecker.com](#) -- which has evaluated the greatest number of online international and U.S. pharmacies. Look for the PharmacyChecker.com Seal on pharmacy websites and be sure the seal links to a pharmacy profile hosted on PharmacyChecker.com's website. Examples of verified pharmacies are found at [PharmacyChecker.com - Ratings](#). You may also want to check a [list of rogue sites](#) that should be avoided.



#### **Check Brand-Name Prices at U.S. Online and Wholesale Pharmacies**

If you want to purchase only from within the U.S., you can still save about 15% to 20% online because prices at online pharmacies tend to be lower than at bricks and mortar pharmacies due to lower overhead and higher volume. In fact, the same drug at a CVS store may be less expensive if purchased at CVS.com. Drugstore.com and U.S. wholesale pharmacies like Costco.com often offer the absolute lowest U.S. prices. You can compare prices on nearly every prescription drug across a variety of U.S. pharmacies (as well as non-U.S. pharmacies) at [PharmacyChecker.com - Prices](#). For example, PharmacyChecker.com shows a price of \$369 for a three-month supply of Lipitor (20 mg) -- 18% less than at a bricks and mortar pharmacy. Again, be sure that an online pharmacy has been verified by a third party, such as PharmacyChecker.com (U.S. and non-U.S. pharmacies) or [VIPPS](#) (U.S. pharmacies only) Administered by the National Association of Boards of Pharmacy.

## Safe Savings on Most Popular Brand Name Drugs

Top 10 brand name drugs in 2007 sales. Savings vs. U.S. bricks and mortar pharmacy for three-month supply.

Brand Name Drug – (Use)	U.S. Bricks and Mortar Pharmacy Price	Best U.S. Online Pharmacy Price on Pharmacy-Checker.com	U.S. Online Savings	Best International Online Price on Pharmacy-Checker.com	Inter-national Online Savings
Lipitor (20 mg) – (Cholesterol reducer)	\$451	\$369.95	18%	\$124.00	73%
Nexium (40 mg) - (Anti-reflux/ulcer)	\$613	\$494.00	19%	\$82.00	87%
Prevacid (30 mg) – (Anti-reflux/ulcer)	\$572	\$506.00	12%	\$142.00	75%
Plavix (75 mg) - (Anti-stroke/MI)	\$543	\$451.00	17%	\$129.00	76%
Singulair (10 mg) - (Anti-asthma)	\$454	\$355.00	22%	\$161.00	65%
Seroquel (300 mg) - (Antipsychotic)	\$1,142	\$980.00	14%	\$339.00	70%
Effexor XR (150 mg) - (Antidepressant)	\$507	\$401.00	21%	\$176.00	65%
Lexapro (10 mg) - (Ant-depressant)	\$351	\$264.00	25%	\$121.00	66%
Actos (15 mg) - (Diabetes control)	\$521	\$415.00	20%	\$171.00	67%
Protonix (40 mg) - (Anti-reflux/ulcer)	\$469	\$387.00	17%	\$119.00	75%
<b>Average Savings</b>			<b>19%</b>		<b>72%</b>

**Sources:** PharmacyChecker.com, 4Q 2008 and price checks at a bricks and mortar pharmacy chain in New York State.

### Saving on Generic Drugs:



#### Check Discount Generic Programs at Large Retailers and Pharmacies

In the summer of 2006, Wal-mart launched a program making many generic drugs available for \$4 for a 30-day supply. That program, and others that followed from Target, Kmart, Kroger and Safeway, have expanded to offer a 90 day supply for \$10 to \$12. These prices are lower than those at most other pharmacies – and sometimes even lower than co-pays required by pharmacy benefit plans! However, as discussed below, there are many generics not covered in these programs and for which better savings are available elsewhere.



#### Check Wholesale Pharmacy Prices

Drug industry analysts assert that the low cost generic drug programs offered by large retailers often consist of old compounds already priced competitively, while excluding the majority of generic drugs available on the market. In addition, online prices may even be lower at wholesale pharmacies, such as Costco.com. For example, simvastatin (the generic of Zocor, a cholesterol-reducer) is not on Wal-mart's list of \$4 generics. A Wal-mart charges \$49.54 for 100 pills of simvastatin (20 mg), while the price at Costco.com is just \$10.44 – a savings of 79% off the Wal-mart price and 95% off the regular pharmacy price of \$215! Alendronate (70 mg), the generic version of Fosamax, costs \$24 for a three-month supply at Wal-mart, while Costco.com's price is only \$17.10. See other examples in the table below. You can use [PharmacyChecker.com - Prices](http://PharmacyChecker.com - Prices) to quickly compare generic prices across many pharmacies.

## Safe Savings on Popular Generic Drugs

(Price per 100 pills, unless otherwise noted. Lowest price in bold.)

Generic Drug – (Use) [Brand name]	U.S. Bricks and Mortar Pharmacy Price	Best Price from Wal-mart / Generic Program	Best U.S. Online Pharmacy Price (on PharmacyChe cker.com)	Maximum Possible Savings
Lisinopril (20 mg) – (Anti-hypertensive) [Prinivil, Zestril]	\$56.59	<b>\$10.00</b>	<b>\$10.00</b>	<b>82%</b>
Fluoxetine (20 mg) – (Antidepressant) – [Prozac]	\$48.59	\$10.00	<b>\$9.53</b>	<b>80%</b>
Simvastatin (40 mg) – (Cholesterol reducer) [Zocor]	\$215.00	\$49.54	<b>\$10.44</b>	<b>95%</b>
Levothyroxine (100 mcg) – (Thyroid hormone) [Synthroid]	\$41.69	<b>\$10.00</b>	\$24.00	<b>76%</b>
Acetaminophen and Hydrocodone (10-325 mg) – (Pain relief) [Vicodin]	\$84.00	\$136	<b>\$42.66</b>	<b>69%</b>
Atenolol (50 mg) – (Anti-hypertensive) [Tenormin]	\$28.09	\$10.00	<b>\$6.00</b>	<b>79%</b>
Alendronate (70 mg, 12 pills) – (Anti- osteoporosis) [Fosamax]	\$149.99	\$24.00	<b>\$17.10</b>	<b>89%</b>
<b>Average Savings</b>				<b>81%</b>

Sources: PharmacyChecker.com, 4Q 2008, Walmart.com, price check with Wal-mart in New Jersey.

### Programs Based on Need or Fees:

**Medicare Part D** – Only Medicare enrollees may participate in Part D Prescription Drug Plans, which require a monthly premium. [Medicare.gov](http://www.Medicare.gov) provides detailed information on all plans, including drug formulary and pricing; [MedicareDrugPlans.com](http://www.MedicareDrugPlans.com) provides consumer ratings and comments, sorted by company and plan, as well as cost information; and [MedicareRights.org](http://www.MedicareRights.org) provides information and advocacy work for Medicare enrollees.

**State Programs** – Forty states offer programs for needy residents to access drugs for free or at a savings using subsidies or discounts. Some are Medicare wrap-around programs. Websites of the [National Conference of State Legislatures](http://www.NationalConferenceofStateLegislatures.org) and [MedicareRights.org](http://www.MedicareRights.org) provide information and links to applications for these programs.

**Prescription Assistance Programs** – Many large pharmaceutical manufacturers offer free or highly discounted brand name drugs to people with low incomes or with a very high percentage of income spent on prescription drugs. To access these programs applicants are usually required to disclose their finances by providing a tax statement, provide a prescription from their doctors, and show that they were declined benefits under Medicaid. Some programs may provide some relief with discounts to middle-income Americans. A listing of programs (which can be searched by drug) is provided by the [Partnership for Prescription Assistance](http://www.PartnershipforPrescriptionAssistance.org).

**Discount Cards** – These cards generally provide a discount of about 5% to 15% off of brand name prices, and greater discounts on generics, at local pharmacies within specific networks. There is a cost for most of these cards and greater savings are available shopping online at no cost. A small number of

cards provide more substantial savings but these are limited to certain income and age groups. Links to some cards are found at <https://www.pparx.org/DiscountCards.php>. Costco also offers a [Member Prescription Program](#) with additional discounts to people who do not have prescription coverage.

### **Conclusion**

For Americans struggling to afford prescription drugs, there are many useful strategies available to get drugs at much lower prices. Programs run by government agencies or pharmaceutical companies may be helpful for the few who qualify. But for most Americans, these programs are not an option or not helpful enough. Freely available tools on the Internet allow consumers to safely reduce drug prices by over 70% by price-shopping across verified online retail and wholesale pharmacies.

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