



What Every Consumer Should Know:

Drug Formularies

What is a formulary?

A formulary (pronounced FOR-mew-lary) is a list of prescription drugs that your health plan will pay for. Each health plan has its own formulary.

Who decides which medicines are included in my health plan formulary?

Usually, a committee of health plan doctors and pharmacists decide. They recommend medicines that are effective and economical.

Why are formularies important?

A formulary:

- gives your doctor a list of medicines that are safe, effective, and economical.
- helps your doctor keep up with new research about medicines.

What does “tiered formulary” or “tiered pharmacy benefits” mean?

“Tiered” (pronounced:TEERD) benefits means that your health plan offers tiers, or levels, of coverage for the cost of medicines. For example, with “three-tier pharmacy benefits” you have three choices:

- 1) minimum co-payment for a lower-cost generic drug.
- 2) a somewhat higher payment for brand-name drug in the formulary.
- 3) an even higher payment for a brand-name drug **not** included in the formulary.

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What if my doctor gives me a prescription for a medicine that is not in my health plan's formulary? Does this mean my plan will not pay for the medicine?

Before you leave your doctor's office, be sure to ask:

- Why did you select this medicine?
- Will my health plan pay for this medicine?

If your health plan does not cover a medicine that your doctor prescribes, you have choices. You can ask your doctor to prescribe:

- Another medicine that is covered by your plan.
- An equivalent generic medicine

If your doctor tells you that you need a medicine that is not in your health plan's formulary, you may need to ask your plan to cover the cost of the medicine. To do this, your doctor may need to write a letter to your health plan explaining why a particular medicine is necessary. Sometimes, but not always, a health plan will pay for a medicine that is not in the formulary when a doctor writes this kind of letter.

If you feel strongly that you want a medicine that is not in your plan's formulary, rather than another medicine in that class, or the generic form of the medicine that would be covered, you may ask to have it prescribed anyway. Depending on your health plan, you may have to pay more for, or cover the entire cost of, the brand name.

How can I find out which medicines my health plan will pay for?

Call your health plan and ask for a copy of the formulary, which is the list of medicines covered by your health plan. Or, if you have a computer and can use the Internet, you can check the web site for Citizens for the Right to Know (www.rtk.org). This web site lets you type the name of a medicine, and shows you which California health plans will pay for that medicine. Not all California health plans are included on this web site.

What Every Consumer Should Know:



Generic vs. Brand Name Medications

What is a generic medicine?

All medicines have two names:

- 1) brand
- 2) generic

For example:

Brand: Prozac
Generic: Fluoxetine

Each medicine has a **generic** name to describe the ingredients. Drug companies give their medicines **brand** names.

Is there a difference between brand name and generic drugs?

Usually, the difference is in the name and the price of the medicine. A generic drug must have the same active ingredients as the brand name drug in order for the Food and Drug Administration (FDA) to approve the generic. The generic drug must also be the same strength, and the same dosage form (pill, liquid, shot) as the brand name.

Sometimes, generic medicines have different fillers or additives that may cause slightly different effects. If you have questions or concerns about taking a generic medicine, be sure to let your doctor know.

Generic medicines might not look like brand name medicines. The way the generic medicine looks does not change the way it works in your body. Remember, never assume that a medicine that looks different is “generic.” Double check with the pharmacist before you leave the pharmacy. If you have questions about the way your medicine looks, ask your pharmacist to explain.

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How do I get a generic medicine?

Ask your doctor or pharmacist if an equivalent generic form of your brand name medicine is available. You can also discuss the difference in price between the generic and brand name medicine.

Not all medicines are available in a generic form. Your doctor may prescribe a medicine that is available only in the brand name form.

What if I do not want generic medicine?

Share your concerns with your doctor. If you both agree that a generic medicine is not the best choice for you, ask your doctor to write, "Do not substitute" on your prescription. This lets your pharmacist know that only the brand name is to be used in filling the prescription. Depending on your health plan, you may have to pay more for, or cover the entire cost of, the brand name.



What Every Consumer Should Know:

How To Get The Best Results From Your Medications

Proper Medication Use

If you take medicine the wrong way, it may prevent you from getting better. It might even cause your illness or condition to get worse.

Taking your medicines correctly will give you the best results. Here are some tips:

- Fill your prescription on time
- Refill your prescription when you still need to take the medicine
- Take your medicine at the right time
- Consult with your doctor before stopping a medicine
- Take the right dose of medicine prescribed by your doctor
- Know what to do if you miss a dose
Finish all your medicine if advised by your doctor
- Avoid skipping one or more doses of your medicine
- Take your own medicine

Always use medicine carefully.

Ask questions. Do not be afraid to “bother” your doctor or pharmacist. If a medicine is hard to take, or causes unpleasant side effects, tell your doctor right away. Be very clear so your doctor knows exactly what the problem is. Instead of saying, “It’s hard to take this medicine” or “I don’t feel good when I take this medicine” say, “The pill is too big for me to swallow,” or “I feel sick after I take the medicine.”

Ask if there is another way to treat your condition or symptom. You can also ask your doctor or pharmacist if a different medicine, lower dosage, or different form (liquid vs. pill, for example) would work.

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Find out about financial aid. The cost of medicine is a big concern for many adults. Sometimes, they may not fill their prescriptions, or they may cut back on their doses to try to save money. If the cost of your medicine is a worry for you, you can find out if you qualify for financial help. Log onto **www.cahd.org** and click on “Prescription Drug Financial Assistance Programs.”

Keep a list of all the medicines you are taking with you. Log onto **www.cahd.org** for a free medication record.

If you do not have access to the Internet, send a self-addressed, stamped envelope to:

California Health Decisions
P.O. Box 14132
Orange, CA 92863

Let us know if you would like the financial assistance information, the medication record, or both. Please allow 4 weeks for delivery.



What Every Consumer Should Know:

Drug Advertisements

More and more adults are asking their doctors about medicines they have seen advertised on television or in magazines. Before you talk to your doctor about a medicine advertisement you may have seen or read, think about these seven important questions:

- 1) Do you think you might have a condition or symptom that the medicine is supposed to treat?
 Yes No
- 2) Has your doctor told you that you have the condition or symptom that the medicine is supposed to treat?
 Yes No
- 3) Have you talked to your doctor about this condition or symptom?
 Yes No
- 4) Are you currently taking medicine for this condition or symptom?
 Yes No
- 5) Is the medication you are currently taking working?
 Yes No
- 6) If no, why not?
 You still have symptoms.
 The medicine causes unpleasant side effects.
 Other _____

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7) Do you want to switch to, or add a medicine that you have seen advertised because:

- The ad was convincing.
- A friend or family member with the same symptom or condition told you the medicine works well.
- Your current medicine is not relieving your symptoms.
- You want to be sure that if a newer, better medicine is available, you can get it.
- Other _____

A final note: The purpose of prescription medicine advertisements is to create the demand for specific products. The ads are also designed to educate you about treatments for various conditions and diseases. Thinking about these seven questions before you speak with your doctor will help you to have a careful, productive conversation about the best medicines for you.



What Every Consumer Should Know:

Prescription Medications

The next time your doctor prescribes medicine for you, use this list of questions to help you understand what you need to know:

- 1) What does this medicine do?
- 2) Are there other ways to treat my symptom or condition besides taking medicine?
- 3) How should I take this medicine, and for how long?
- 4) Does the medicine always have to be taken the same way, or can I adjust the amount of medicine I take, or how often I take it? If so, when is it okay to do that?
- 5) Does this medicine have side effects? How long will the side effects last?
- 6) Will my health plan pay for this medicine?
- 7) Is a generic form of this medicine available? Is it okay to replace it?
- 8) When it is time for me to stop taking the medicine, will I stop taking it all at once or will the dosage be reduced gradually?
- 9) How can I learn more about this medicine?

A word of caution about antibiotics. There will be times when the treatment your doctor recommends may not include a prescription medicine. An example of this is the common cold and flu, which are caused by viruses. Antibiotics do not work in treating viruses. Your doctor will prescribe an antibiotic only when you have an illness that is caused by bacteria.

To get more information about medication issues, visit the Food and Drug Administration web site (www.fda.gov/cder/consumerinfo). You can report problems you believe are related to any prescription or over-the-counter medicine. Along with tips on becoming an active member of your health care team, the FDA web site also has information on drug interactions. (A drug interaction occurs when a combination of two or more medicines leads to side effects).



What Every Consumer Should Know:

Medication Mistakes: Drug Errors, Drug Interactions

Every year, many patients become ill or are hospitalized due to **drug errors** and **drug interactions**.

A **drug error** occurs when you:

- Take the wrong medicine.
- Take medicine the wrong way.

A **drug interaction** occurs when:

- Two or more medicines combine in your body in a way that is potentially harmful or dangerous.

People who take a lot of different medicines have a greater chance of an interaction or mistake with their medicine.

Let There Be No Mistake

These steps will help you avoid mistakes with your medicine.

- 1) **Keep a list of all the medicines you take.** A handy, free medication record form is available from www.cahd.org or by sending a self-addressed, stamped envelope to:

California Health Decisions
Attn: Medication Record
P.O. Box 14132
Orange, CA 92863

- 2) **When you notice any new symptom, ask your doctor right away** if it might be related to any medicine you are taking.

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- 3) **Tell all the doctors and pharmacists you see about *all* of your medicines**, even if they do not ask. Even vitamins, supplements, and herbs can have unplanned effects. They can also interact with other medicines. What your doctor doesn't know about the vitamins or herbs you take could hurt you.
- 4) **When you tell your doctors about your medicines, be sure to include:**
 - over-the-counter medicines
 - herbs (examples: St. John's Wort, ginkgo)
 - vitamins and minerals (examples: B-complex, calcium, iron)
 - supplements (examples: weight loss or sleep aids, bone or joint supplements, homeopathic preparations, soy powder or pills)
- 5) Ask your doctor to write the **reason for the medication** directly on the prescription form. This will help you keep track of why you are taking the medicine.
- 6) **Be sure you can read the prescription.** Ask your doctor to print if necessary.
- 7) **If possible, fill all your prescriptions at only one pharmacy.** This makes it easier to keep all your records in one place.
- 8) **If you get some of your medicines through a mail order pharmacy**, be sure to tell your local pharmacist about all your medicines.

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9) When you pick up your prescription, **ask your pharmacist these four questions:**

- a) Is this the medicine and dose that my doctor prescribed?
- b) What do the directions mean?
- c) Will this medicine react with any other medicine I am taking? Share your medicine list with your pharmacist.
- d) (If you have taken this medicine before, and it looks different this time): Why does this medicine look different?

10) **Give your medicines a check-up.** That means bring all of your medicines with you (prescriptions, vitamins, supplements, etc.) each time you visit your doctor or pharmacist.

- When you call to make the appointment with your doctor or pharmacist, let him or her know you will be bringing in all your medicines.
- Gather all of your current medicines, both prescription and non-prescription, and show them to your doctor or pharmacist. He or she can check to see if any of the medicines have expired, or if any of them should not be taken together.
- Sometimes, pharmacies and health plans hold “brown-bag” medicine reviews, when patients are invited to bring in all their medicines. Check with your pharmacy or health plan to find out when and where the next “brown-bag” review in your area will be held.

For More Information

For a list of prescription medicine sites on the Internet, log onto **www.cahd.org**.



Your Medication Record

Name: _____

Home Phone: _____ Work Phone: _____

Date: _____ Revised on (new date): _____

Prescription medicines I take:

Name of medicine: _____ (Example: Hydrochlorothiazide)

Dose: _____ (Example: 12.5 mg)

How often I take it: _____ (Example: Once a day)

I take it for: _____ (Example: High blood pressure)

Prescribed by Dr.: _____ (Example: Dr. Smith, cardiologist)

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

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Your Medication Record

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Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

Give a copy of this form to each of your doctors,
your pharmacist and anyone in your family that
you wish. Keep a copy in your purse or wallet.

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Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by Dr.: _____

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Non-prescription medicines, vitamins, herbs and supplements I take:

Name of medicine: _____ (Example: St. John's Wort)

Dose: _____ (Example: Number of tablets per day)

How often I take it: _____ (Example: About twice a week)

I take it for: _____ (Example: Feeling blue)

Prescribed by (if applicable) Dr.: _____

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by (if applicable) Dr.: _____

Name of medicine: _____

Dose: _____

How often I take it: _____

I take it for: _____

Prescribed by (if applicable) Dr.: _____

Give a copy of this form to each of your doctors, your pharmacist and anyone in your family that you wish. Keep a copy in your purse or wallet.

