

Ask The Pharmacist

Cost Savings And Safety Tips For Medicare Beneficiaries

by *Lisa Chavis*

(NAPSA)—Prescription drug costs don't have to be a huge burden for older Americans. The Medicare prescription drug plan has helped reduce costs for many. A recent Kaiser Family Foundation survey found that among seniors who have used the plan, nearly half say they're saving money.



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One important step to further decrease drug bills is to avoid falling into the Medicare coverage gap or "donut hole." In 2007, enrollees in a Medicare drug plan will hit the donut

hole when their drug costs reach \$2,400. For most, that means covering the entire cost of their drugs until it reaches \$3,850.

Here are some tips:

- Use generics and mail-order: This may delay the gap by an average of 74 days. It also can save beneficiaries approximately 38 percent on their drug bill—more than \$1,200 in out-of-pocket costs, according to a study by the Pharmacy Care Management Association.

- Ask about samples: When prescribed medication, ask the physician if a sample is available. For a short-term illness, a drug sample might be all you need. Generic drug samples for chronic conditions may also be available.

In addition to drug costs, seniors should also be aware of the safety issues that can arise from taking more than one prescription. A recent analysis by Medco found that people over age 64 have a seven times greater risk for possible medication errors than people under age 65. The analysis also showed that the more doctors a patient sees, the



For safety and savings, make a detailed list of all your medications and bring it to each doctor visit.

higher the risk for drug errors. To prevent these situations, Medicare beneficiaries should:

- Keep track of your medication use: Make sure to understand and follow the instructions for each medication, including frequency, timing and other considerations, such as taking it with food.

- Make a medication list: Some Medicare plans, including Medco YOURx PLAN, make it easy by providing beneficiaries with a complete, detailed drug history they can bring to each physician visit.

- Communicate: Keep all health care providers informed about other conditions and ask that all specialists send your records to your primary care physician.

- Ask Questions: Don't be afraid to ask your doctor about your condition and the medications prescribed, including potential side effects. Bringing a family member or friend to your appointments is helpful because he or she may think of questions that you hadn't.

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