



Getting What You Need From Medicare

(NAPSA)—Learning more about the way Medicare prescription drug benefits work can help you get the coverage you need when you need it. One way to make your Medicare prescription drug benefits stretch further is with generic drugs, low-cost medicines with the exact same active ingredients in the exact same strengths as brands.

Provisions in current Medicare law require the program to pay 75 percent of drug costs under \$2,400 and 95 percent of drug costs over \$3,850—but nothing in between. This coverage gap means that once you've paid out that first \$2,400 for the medications you need to take every day, whether that's in June or November, your prescription costs could suddenly go way up and may not come back down for the rest of the year.

Thankfully, there is a way to help avoid this situation—by asking your doctor or pharmacist whether a generic medicine is available for your prescription.

Generics are the key to holding down prescription drug costs and better dealing with the coverage gap. They offer you the same medicine, with the same results as brand-name drugs, but at a considerably lower cost. That's why groups such as the AARP are urging their members to consider using FDA-approved generic drugs as a means of delaying the gap in their Medicare coverage. Generics are not only more affordable, they could also reduce co-payments. Generics actually cost seniors and all consumers 30 percent to as much as 80 percent less than brand-name drugs.



Affordable generic prescriptions can help you get more out of the Medicare prescription drug program.

Access to generics is especially important for seniors who are often on a fixed incomes. That's because they're watching health care costs in general, and drug costs in particular take an increasingly big bite out of their wallets.

In one recent survey, 26 percent of senior citizens surveyed stated that they did not fill a prescription, skipped doses or took smaller doses of medications due to the high cost of drugs.

Generics can help those who may be affected by the coverage gap. How can you find out if an affordable generic is available for your daily medicine? The best way is to ask your doctor or pharmacist. Another good way is to check the Food and Drug Administration Web site at www.fda.gov/cder or the Generic Pharmaceutical Association Web site at www.gphaonline.org.