



SPEND WISELY

NOT ALL PRESCRIPTION DRUG PRICES ARE CREATED EQUAL

It is important to know that the prescriptions you are taking may vary drastically in price based on where they are purchased. In fact, pharmacies sharing an address on the same street will typically charge different prices for the same medication. This price difference affects both the out-of-pocket price for employees as well as the amount charged to the district's health plan. Additionally, large savings can often be found using online prescription warehouses like GoodRx and RxSaver. However, prescription purchases made on websites such as these typically will not count toward an employee's deductible if they are enrolled in an HSA plan. It is important to educate yourself about these variances in drug pricing to help save on out-of-pocket expenses and the overall performance of the district's health plan.

Is There A Generic Or Alternative?

This may be the single most important question to ask your doctor about any medications you are taking or are prescribed in the future. Generic medications contain the same active ingredients and have the same FDA approval as their brand name counter parts. Additionally, some brand name and specialty medications are simply combination drugs that can be replaced with two or more over-the-counter medications. While the packaging may not look as flashy or additional doses may be required each day, switching to generics when possible can save you and your employees hundreds or even thousands of dollars.

FDA Approval, Over-Prescription, and Varying Effectiveness

In order for a new medication to receive FDA approval, all it must prove is that it is safe and more effective than taking nothing. These seemingly lax criteria open the door for medications with the same active ingredients as inexpensive generics and combination medications and encourages over-prescription and unnecessary treatment.

Healthcare Optimization

Make sure you are utilizing the correct level of care for your needs to avoid unnecessary overspending.

LEVEL 1: Telemedicine

If you have a minor illness or simply need a prescription for something easily identifiable and treated, such as poison ivy.

LEVEL 2: Primary Care Physician

For annual checkups or a consultation with a medical professional for a non-emergent need.

LEVEL 3: Urgent Care

When you need to visit a physician after hours and cannot wait until the next day to visit your primary care physician, such as needing stitches or other slightly more emergent needs.

LEVEL 4: Emergency Room

The emergency room should only be utilized for truly emergent issues like a serious injury or illness.