

# Rx web search can dispense big savings for health plan

According to a recent Delaware Valley Health Trust/Aetna premium renewal estimate, the prescription portion of Kent County's premium is likely to increase 9% beginning July 1. Not surprisingly, the cost of medications can have a direct impact on health insurance premiums for the group the following plan year.

It is very important for employees, covered dependents and eligible retirees to maintain compliance with medication schedules as directed by their physician, but a little research and consumerism could go a long way to mitigate future health insurance premium increases.

The cost saving benefits of available prescription discounts have been previously posted on this Blog, but with the pending Rx increase it may be worth covered employees considering these easily searched web-based discount coupons. These widely available prescription discount websites and mobile apps can track prescription drug prices at more than 70,000 pharmacies in the U.S. Many offer very low out of pocket costs, often utilizing drug coupons.



As an example, fellow County employees report that the website [www.GoodRx.com](http://www.GoodRx.com) requires no sign up and allows you to enter the name of the drug, dosage, number of capsules or tablets, and your zip code. The website (or mobile app, whichever you prefer) will provide a list of pharmacies in the area that offer the prescription at the lowest cost. Some prescriptions may require a coupon in order to receive the lowest possible price, which the website provides. You can often print the coupon, email or text the coupon to yourself, or use their mobile app that is available for iPhone and android. The same holds true of [www.Singlecare.com](http://www.Singlecare.com)

The following examples of commonly used drugs by Kent County employees, (descriptions copied from respective websites for comparison purposes) demonstrate how much can be saved by the County's health plan and how much a health plan participant might save on copayment expense for the medication:

## **Omeprazole**

*Omeprazole is a generic drug that is used to treat certain stomach and esophageal problems like gastroesophageal reflux disease (GERD) and stomach ulcers. This medication is a proton pump inhibitor (PPI), which is a medicine that reduces the amount of acid in the stomach. You can also use over-the-counter versions of Omeprazole to control heartburn that occurs more than twice a week. Omeprazole has an average retail price of about \$422.37 for a 90-day supply. You could save on the cost of Omeprazole when you use an Omeprazole coupon from SingleCare, which could bring your Omeprazole price to \$12.73. Save up to 80% when you use a free SingleCare savings card on the rest of your family's prescriptions.*

## **Ambien (Zolpidem)**

*Zolpidem (Ambien, Intermezzo) is an inexpensive drug used to treat insomnia. It is more popular than comparable drugs. It is available in generic and brand versions. Generic zolpidem is covered by most Medicare and insurance plans, but some pharmacy coupons or cash prices may*

be lower. The lowest GoodRx price for the most common version of generic Ambien is around \$11.22, 92% off the average retail price of \$145.65.

### **Zetia (Ezetimibe) - CareRx**

*Ezetimibe (Zetia) is an expensive drug used to lower blood cholesterol for patients who are at risk of getting heart disease or a stroke. It is only for patients whose cholesterol level is not controlled by diet. This drug is more popular than comparable drugs. It is available in generic and brand versions. Generic ezetimibe is covered by most Medicare and insurance plans, but some pharmacy coupons or cash prices may be lower. The lowest GoodRx price for the most common version of generic Zetia is around \$21.21, 93% off the average retail price of \$340.74*

### **Zetia (Ezetimibe) - SingleCare**

*Ezetimibe is a prescription medication used to reduce high levels of cholesterol in the body. This medication works by reducing the amount of cholesterol that is absorbed by your intestines. The average retail price of Ezetimibe is around \$308.49. SingleCare can help reduce the price to \$16.57 per 30, 10MG Tablet with a Ezetimibe coupon. Our coupon can be redeemed at participating pharmacies such as CVS Pharmacy, Target, Walmart Pharmacy, and Harris Teeter.*

Discount Rx coupon websites like GoodRx or SingleCare may not always be the least expensive option for the employee, especially when brand name drugs are being dispensed. However, for certain drugs, it can offer significant out-of-pocket savings. It also shows that when a generic is available for the brand name drug, cost is lowered significantly, both for the employee and the medical plan. Please bear in mind that anytime you fill your prescription utilizing a discount or coupon, the County medical insurance carrier is NOT billed anything thus lowering total pharmacy cost for the plan, which has the potential to stabilize or even lower future employee insurance premiums.

To make the most of these or other similar websites, you should search drug prices before each refill as the lowest price may be offered by a different pharmacy than the prior refill. While changing pharmacies may pose a slight inconvenience at the time, the potential for keeping insurance premium costs down seems well worth the small effort.

If you know of other cost saving strategies for the County's health insurance program that could benefit and be of interest to a broad spectrum of employees, please let the Personnel Office know about it. We will attempt to verify the potential savings and if applicable do our best to publicize it.

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