



Live Healthy. Live Smart.®

A guide to smart, safe prescription use and savings

In partnership with Dr. Linda Bernstein, PharmD

A Letter From the President

Dear Friends & Partners,

Ten years ago, FamilyWize was started as a local project to help the uninsured in Pennsylvania's Lehigh Valley pay for their prescription medication so that they could live better, healthier lives. Today, this project has grown into a nationwide public-private partnership that is helping people across the country save on the cost of their prescription medicine, reducing the drain on family budgets and community resources.

As part of our 10th Anniversary celebration, FamilyWize has partnered with the National Council on Patient Information and Education (NCPIE) and the award-winning pharmacist, Linda Bernstein, PharmD, to develop this guide to help consumers be smarter about prescription medications.

Many consumers don't know how to best discuss their medications with their pharmacist, nor do many understand the options they have for using generics or taking advantage of a pharmacy prescription card to help them save on costs. This guide is focused on providing the information and tools you need to be a smarter and healthier consumer.

Whether you take prescription medication on a regular basis or not, it is important to talk to your pharmacist so that you can make the best decisions about your health.

We hope you find this information valuable, and we encourage you to share it with your family and friends.

Live Healthy. Live Smart.

Joseph Sanginiti
President and Chief Operating Officer
FamilyWize



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Ten Tips for Smart and Safe Medication Use

There is a lot to learn about your medicine before you take it. One key is getting into the right medication routine from the start. Consistency in how and when you take your medication can make the difference between the success and failure of your treatment.

According to the National Council on Patient Information and Education (NCPIE) and other sources, studies show that between 50 and 75 percent or more of medication users do not follow product directions correctly. When it comes to taking medications, there is little room for error. If medications are not used properly, your condition could get worse. You could experience unwanted side effects, requiring hospitalization, or worse.

Here are some tips to ensure your medication-taking routine is safe and smart from the start.

1. Read labels and other educational aids carefully.

The medication label has limited space, so you may also have to read the package insert or information sheet that comes with your medicine to get all the facts. Several excellent online resources, such as www.drugs.com, www.rxlist.com, www.mayoclinic.org/drugs-supplements, and www.webmd.com/drugs/index-drugs.aspx, also provide useful general information.

Studies show that between 50-75 percent or more of medication users do not follow product directions correctly.

2. When in doubt, ask your physician and pharmacist.

Staying on track with your medications can be hard, especially when you have to take more than one a day. Make sure you know the NCPIE list of what to ask about your medicine before taking it:

- What's the brand and/or generic name of the medicine, and what specifically is it for?
- How and when do I take it, and for how long?
- What side effects should I expect, and what should I do about them?
- Should I take this medicine on an empty stomach or with food?
- Should I avoid any activities, foods, drinks, alcohol or other medicines while taking this prescription?
- If it's a once-a-day dose, is it best to take it in the morning or evening?
- Will this medicine work safely with any other medicines I'm taking, including over-the-counter medicines?
- When should I expect the medicine to begin to work, and how will I know if it's working?
- How should I store this medicine – room temperature, or in the refrigerator?
- Is there any additional written information I should read about the medicine?

3. Keep an updated list of all your medications.

The list should include all the medicines you take, including prescriptions, non-prescription medicines, vitamins and supplements. Show the list to your pharmacist and your healthcare provider during your visit.

4. Don't share or borrow medicines.

Prescription medicines are meant for you and you alone. Sharing or borrowing medications can be dangerous.

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5. Store medicines safely.

Store medications in a cool, dark and dry place, under lock and out of reach of children. Check package instructions, as some medicines may require refrigeration. For advice on safe storage, see www.upandaway.org.

6. Discard unused or expired medicines safely.

When in doubt, ask your pharmacist the proper way to dispose of your unused or expired medications.

7. Get organized.

Ask your pharmacist to set up a medication-taking calendar or to recommend a medicine dispenser to help you get organized, especially if you are on several daily medicines.

8. Set up a “brown bag session” with your pharmacist to review your medications.

Bring in all the medicines you take and review them with your pharmacist. The pharmacist can help you get rid of medicines you don’t need, expired products, or those that may cause potential drug interactions and duplication. Make sure the pharmacist has an updated list of the medicines you take set up in your pharmacy profile to help screen for drug interactions.

9. Do not stop taking your medications without direction from your doctor.

Stopping your medication regimen prematurely can put you at risk for your condition to recur or even worsen. Always talk to your physician or pharmacist before making changes to a drug regimen.

10. Know your medical and medication history.

Make sure your healthcare provider knows about any special conditions you have, including allergies (to drugs, dyes or foods) or a history of medication problems. Also let your healthcare provider know if you are pregnant or nursing, are a smoker, or if you have a history of kidney or liver disease. It’s important that those recommending and filling your prescriptions know as much about you as possible.

Taking your prescription medications as a part of your daily routine will get you on the right path toward treatment success.

Key Questions to Ask Your Pharmacist

Millions of Americans take prescription, nonprescription and herbal medications. Your pharmacist is an excellent resource to guide you to ensure safe use, storage and disposal of your medication.

Here are some questions to ask your pharmacist at your next visit:

What is the name of your medicine and what is it specifically for?

Knowing you take “a little green pill,” is not helpful, especially in an emergency. Keep a list of all the medicines you take with you at all times. Medicines can have more than one use, so it is good to know why the medicine has been prescribed for you.

How and when do I take my medication—and for how long?

Use your medicine properly for the best results. Your pharmacist can provide training for medicines that require special skills to use, such as inhalers for asthma. If you have trouble swallowing pills, ask your pharmacist about other dosage forms or if your medicine can be crushed and mixed with food to make it easier to swallow.

Short course medicines, such as antibiotics for infections, may only be needed for less than a week or two, but should be taken for their full course of treatment even if

you begin to feel better after 3-5 days. Ask your pharmacist what to do if you miss a dose.

Lastly, some medicines are best taken at night, because they cause drowsiness. Make sure you know if your medication has any side effects that you need to be aware of to be safe.

Should I take this medicine on an empty stomach or with food?

Make sure you know if your medication has any side effects that you need to be aware of to be safe.

Ask your pharmacist about whether you should take your medicine with food. They can help you set up a medication-taking calendar for best results.

Should I avoid any activities, foods, drinks or other medicines while taking this prescription?

Alcohol can increase drowsiness for many medicines, so be sure to ask whether it is safe to consume alcohol while taking your medicines.

It is best to not drive or operate machinery until you know how a medicine will affect you. Read the product warning labels.

The best way to avoid drug interactions is to present the complete list of medicines you take (prescription, over-the-counter and herbal products) to all of your healthcare providers when you have a checkup. This will help to avoid drug duplication and combinations, which can affect your condition or put you at risk for unwanted side effects.

Inform your healthcare provider if you are pregnant or nursing, have a history of kidney or liver problems, smoke, or have drug allergies. All of these can have an effect on how your body reacts to the medication.

What is the best way to store my medication?

Keep medicine in its original childproof container. Medicine should be stored in a cool, dark and dry place, out of children's reach, in a locked cabinet. Bathroom medicine cabinets are not good to store medicines due to heat and moisture and easy accessibility. Don't leave medicines out after use, and keep medicines safely secured when others visit your home or if there are children around.

Ask your pharmacist whether your medicine should be refrigerated or requires any other special storage, whether at home or when you are on the go.

What is the best way to dispose of my medication?

Ask your pharmacist about safe drug disposal. Generally, it is recommended to put the medicine in a sealable plastic bag with something that makes it unappealing to eat, such as dirt, kitty litter or used coffee grounds, and put it in the trash. In some cases, it is fine to flush your medicine, but check with the pharmacist before you do it, as we don't want to add drugs to our water supply. The Food and Drug Administration has useful information on safe medication disposal (<http://www.fda.gov/drugs/resourcesforyou/consumers/buyingusingmedicinesafely/ensuringsafeuseofmedicine/safedisposalofmedicines/ucm186187.htm>).

Did you know:

- Four in 10 Americans (44 percent) regularly take prescription medication.
- \$374 billion was spent on prescription medications in 2014.

How to be Proactive About Your Medicines and Avoid Harmful Drug Interactions

Many of us are prescribed more than one medication at a time. In fact, many drugs can work well together to help improve your condition. Other medicines may not work as well together and can even cause a harmful drug interaction. Interactions can result between two or more drugs, or a drug-food or drug-beverage (generally alcohol) combination.

The effects can result in too much or too little drug in the body, cause unwanted side effects, or cause the drug to be ineffective altogether. Keep in mind that a prescribed medicine can also interact with over-the-counter medication, herbal supplements or vitamins.

Not all drug interactions are alike. Some are minor, having very little impact on your health and require no action. Others are moderate and may require an adjustment to your drug regimen to minimize the impact of the interaction. Still others are more serious, and you may be advised to avoid the use of the two medicines together and an alternate medication may be prescribed.

Here are several tips on how to be proactive to avoid an adverse drug interaction:

1. Keep your prescribers informed.

Do not start a new medication without making sure all of your healthcare providers know about it. Many of us go to more than one physician, so it is important to keep all of them informed of the medications you are taking.

2. Stick with one pharmacy.

Traditionally, your pharmacist only had the capability of screening for drug interactions between the prescription medicines that you get filled at their pharmacy. Some pharmacies are now able to add those medicines filled elsewhere and nonprescription products into a special section within your computer file in your profile so they can be included in the automatic drug interaction screen. Until that service becomes a standard offering, the best way to have a complete drug interaction screening is to have all of your prescription medicines filled in one place. Ask for a consultation with the pharmacist to see if any nonprescription and herbal products can cause a potential drug interaction as well. Finally, it is good to ask your pharmacist if it is safe to drink alcohol with your medicines. Alcohol can enhance drowsiness of many medications, creating a potentially unsafe situation.

The best way to have a complete drug interaction screening is to have all of your prescription medicines filled in one place.

3. Use drug interaction checkers.

There are many free online tools available that you can use to do a preliminary drug interaction screening of the medicines you take. These “drug interaction checkers” are available on such websites as www.drugs.com, www.rxlist.com, www.webmd.com, and many others. Make sure you enter all of your medicines, including prescription, over-the-counter, and herbal. Keep in mind that, if you find a drug interaction on one of these sites, you should not stop taking your medicine, but you should inform your healthcare provider. There are many factors your healthcare provider takes into account when it comes to drug interactions, so it is important that they are aware of everything you are taking and provide the appropriate guidance.

4. Clean out your medicine cabinet every three months.

This will help you reduce your risk of drug interactions. Safely discarding medicines that you no longer need will help you avoid drug duplication, interactions and accidentally taking expired medicines. In addition, it helps keep your family safe by preventing poisoning.



Being a proactive medication consumer can help keep you and your family safe and healthy.

Understanding the Difference Between Generic and Brand Medicines

What is the difference between generic and brand-name prescription medications?

The generic version of a drug becomes available after the original brand-name manufacturer's product goes off patent. Most drug patents are good for 20 years. When the patent expires, other drug companies can sell the generic version of the medication, once it has been tested and approved by the Food and Drug Administration (FDA). Many commonly used prescription and nonprescription products are available in both a brand and generic form. For example, "Tylenol®" is the brand name for the generic, acetaminophen. You can buy the brand name or the generic form of the over-the-counter product. The brand name is usually more costly than the generic version. Often, in large chain stores, the generic version of the product is also known as the "house" or "store brand" and is generally cheaper than the original brand version. Similarly, your doctor may prescribe the more costly brand or less expensive generic version of a medication.

Generic products have the same active ingredient as their brand counterpart and can save you money.

What is in a generic prescription product?

Generic products have the same active ingredient as their brand counterpart and can save you money. In this case, "same" means they are bioequivalent – in dosage form, safety, strength, route of administration, quality, how they behave in the body and reason for use. Not only does the generic manufacturer have to worry about the active ingredient being the same, but also inactive ingredients,

such as coatings, stabilizers, fillers, binders, flavorings, diluents and others, all of which need to be considered to make the product acceptable. The pharmacist is obligated to dispense a generic drug unless the doctor specifically writes that no substitution could take place. Many insurance plans insist that the generic form of the medication be dispensed to save money.

When it comes to prescription medicines, your pharmacist is trained to know which generic products are acceptable substitutes for the brand-name product. Ask your pharmacist if substituting a generic form of your prescription brand-name product is possible and if it can save you money.

Can the generic form of the medicine always be used?

There are a few exceptions where switching from a brand to a generic form of the medicine can affect your disease control, so first check with your physician and pharmacist. For example, the blood thinner, warfarin, and the anti-seizure medicine, phenytoin, are often not substituted, as small differences in the amount of the drug in the blood stream can make a large difference in the way the medicine works.

How can I find out if a generic equivalent is available for my brand name drug?

Ask your pharmacist. That is always a good place to start. If you want to find out yourself, you can check Drugs@FDA, a catalog of FDA-approved drug products, or by using the Electronic Orange Book.

How do I know if my pharmacist gave me a generic version of my medication?

If your physician has written a prescription for a name-brand version of your medicine, it may be confusing if you see the generic version dispensed by the pharmacist, as it will have a different name and appearance in most cases. Often the label will mention the brand name on the label for reference. When in doubt, ask your pharmacist.

Are there other ways to save money on my prescriptions?

There are some easily accessible, free tools to help you get the best price on your prescription medication. Check out the Drug Price Lookup Tool and the free Prescription Savings Card, available on the FamilyWize website at familywize.org and through the free **FamilyWize app**.

You can see the FamilyWize price of your prescription before going to the pharmacy and can use the prescription savings card for available discounts.



Taking Control of Prescription Costs

More than half of Americans are taking potentially dangerous risks to curb costs associated with their prescription medications.

The changing landscape of the U.S. healthcare system has resulted in rising costs for prescription medications, causing a real health and financial burden for many Americans.

According to a 2013 *Consumer Reports* poll, more than half of Americans are taking potentially dangerous risks to curb costs associated with their prescription medications. These risks include skipping scheduled doses, taking expired medication, and not filling prescriptions.

Here are four easy ways consumers can save at the pharmacy:

Research pharmacy prescription costs

One thing that many consumers don't realize is that pharmacy prices can vary – what you pay for your medications at one pharmacy might be significantly different than what you would pay at another. Fortunately, there are a number of tools available, such as the FamilyWize Drug Price Lookup Tool, that allow consumers to check prices at different pharmacies. Many of these tools are available online or as an app, making it easy for consumers to scout out the best price and know the price of their prescriptions before going to the pharmacy.

Go generic (if available)

Generic drugs are copies of brand name drugs that have exactly the same dosage, intended use, effects, side effects,

route of administration, risks, safety, and strength as the original drug. In other words, their pharmacological effects are exactly the same as those of their brand name counterparts.

According to the Generic Pharmaceutical Association, generic medication can cost 30 to 80 percent less than their brand-name counterparts. Therefore, consumers should ask their doctor if their medication has a generic equivalent, or ask their pharmacist if the medication is available in a generic form when they look to fill a new or recurring prescription.

Use prescription savings cards

In 2014, the FamilyWize Prescription Savings Card saved consumers an average of 42 percent off retail prescription costs, or an average of \$29.14 per prescription. That's real savings.

Although all prescriptions savings cards have one common goal – saving consumers money on their medications – they each work differently and have their own set of requirements. Consumers should read the fine print on each card to determine the best card for them, as some cards have eligibility requirements based on age, income, insurance and/or location.

Shop smart. Save smart.

According to *Consumer Reports*, other ways to save money on prescription drugs include trying over-the-counter products first for certain common, mild conditions. For others, only try them after consulting with your physician. Only take products you need. For example,

In 2014, the FamilyWize Prescription Savings Card saved consumers an average of 42 percent off retail prescription costs.

avoid multi-symptom cold remedies that may include unnecessary ingredients and increase risk for side effects.

- Some major chain drugstores, big-box stores and club stores offer better discounts than insurance.
- Paying cash may be cheaper.
- Look for seasonal discounts, sales, special displays and smart phone offers.
- Understand how the new healthcare law affects you.

If your insurance company no longer covers your medicine, ask your doctor or pharmacist about less costly alternatives. Check out your insurer's preferred pharmacy or mail order service to get the best prices. Be willing to consider "step therapy" for your condition, starting with less expensive, older treatments before switching to newer therapies. See if you can reduce the number of medicines you take by making lifestyle changes that have a positive impact on your health. Finally, ask your physician and pharmacist to review your medicines regularly.

Costly prescriptions, especially those related to chronic diseases, can cause financial hardship for individuals and families. **Consumers can be smart shoppers at the pharmacy, just like they are at the grocery store. By using prescription savings cards, researching pharmacy prescription costs, and using generics when possible, consumers can save money and ensure they are getting the best price on their medications.** Taking medications exactly as prescribed is important, and by shopping smart and saving smart, consumers can also be smart about their health and their wallet.



Prescription Savings Cards and Frequently Asked Questions

1. Who can use a prescription savings card?

Most cards can be used by everyone. The FamilyWize card does not have any fees or eligibility requirements. Other cards may have some restrictions, so be sure you understand the requirements of any prescription savings cards before you use them.

2. I have insurance; how can a prescription savings card help me?

The savings cards can be used for medications not covered by your insurance plan or during deductible periods. Whether an individual is insured or uninsured, by showing your prescription savings card to the pharmacist, you will get the best price, whether that is the prescription savings card price, the pharmacy price or your insurance plan price.

3. Can I use a prescription savings card if I have Medicare?

You can use a prescription savings card if you are in the Donut Hole and if you do not have Plan Part D or supplementary insurance. You cannot use a prescription savings card in conjunction with any form of insurance; however, by showing your prescription savings card to your pharmacist, you will be ensuring that you are getting the best price.

Prescription savings cards have one common goal – saving consumers money on their medications.

4. How often can I use a prescription savings card?

Each prescription savings card can work a little differently. The FamilyWize card has unlimited usage, so not only can you use it for every prescription, but your family and friends can use it as well!

5. What happens if the prescription savings card doesn't provide the lowest price?

If the prescription savings card does not give you the best price that simply means that either your insurance or the pharmacy was able to negotiate a lower cost. It is smart shopping to compare all of your options to get the best price. And remember: just because the card doesn't give you the lowest price on one of your medications, doesn't mean it won't on another. Show your prescription card to your pharmacist every time to make sure that you always get the best price!



About Dr. Linda Bernstein

Linda R. Bernstein, PharmD, graduated in 1977 from the University of California, San Francisco (UCSF) School of Pharmacy as a Doctor of Pharmacy. She performed clinical pharmacy research, studying the impact of pharmacy services on physician prescribing practices. She was a co-recipient of the American Society of Hospital Pharmacists Research Award in 1983.

Dr. Bernstein served as clinical professor and senior pharmacist at the UCSF School of Pharmacy from 1979 to 1996, where she continues on the volunteer faculty.



Dr. Bernstein also served in Safeway corporate pharmacy operations, San Francisco Department of Public Health, within medical communications, inpatient and long-term care pharmacy and drug safety. She is a veteran, award-winning pharmacist, educator, spokesperson, media producer, writer, and on-air talent specializing in creating innovative educational programs and publications for health professionals and consumers. She has produced hundreds of radio and TV programs for local and national broadcast and has written over 100 articles, pamphlets and booklets on pharmacy-related topics. *The Family Vacation Health and Safety Guide* was her first major consumer book. She is the Year 2000 Winner of the Paul C. Rogers Medication Communicator Award, Individual Category, of the National Council on Patient Information and Education.

About the FamilyWize Community Service Partnership

FamilyWize is a community service partnership focused on improving the health and well-being of individuals, families and communities. Through our partnerships with United Way and more than 100,000 community organizations, government agencies, pharmacies, health systems and businesses, we are making prescription medications more affordable and more accessible.

About the FamilyWize Prescription Savings Card

The FamilyWize Prescription Savings Card, which is accepted at more than 60,000 pharmacies nationwide, covers all FDA approved prescription medications. The card is free to all consumers – both insured and uninsured – and provides an average savings of 42 percent on medication costs. The use of the FamilyWize Prescription Savings Card is unlimited. It does not require any personal information from the user and has no eligibility criteria. To take advantage of the savings that FamilyWize offers,

consumers can print a card from familywize.org, call **1-866-810-3784** and request a card to be sent to them, or download the free [FamilyWize app](#).



Download
the Card
Now!



About the National Council on Patient Information and Education (NCPIE)

Organized in 1982, the National Council on Patient Information and Education (NCPIE) is a nonprofit coalition of diverse organizations committed to promoting the wise use of medicines through trusted communication for better health. NCPIE works to address critical medicine safe use issues such as adherence improvement, prescription drug abuse prevention, reduction of medication errors and quality improvements in healthcare provider-patient communication. For more information, visit www.talkaboutrx.org.



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