

Shopping for Medicare drug coverage? Learn how to save thousands

We know how overwhelming selecting a Medicare Prescription Drug Plan can be. We want to let you know that regardless of the plan you choose, you can save hundreds or even thousands of dollars a year by talking with your doctor and shopping wisely for the drugs you need. By taking a few simple steps, you may even be able to avoid falling into the Medicare coverage gap – called the doughnut hole – which requires you to pay the entire cost for your medicines.

How can you save? By gathering all the medicines you currently take, and – with your doctor or pharmacist – determining if there are alternatives that are just as effective and safe, but less expensive. We did the research for you. *Consumer Reports* has a free, public education project called *Consumer Reports Best Buy Drugs* that identifies *Best Buy* drug options based on the scientific evidence and research – not drug industry advertising. *Best Buy* drugs are safe, effective and can help save you save money.

For Medicare recipients, we found that those taking a combination of five commonly prescribed drugs -- for high cholesterol, high blood pressure, heart disease, arthritis pain, and diabetes -- could **save between \$4,200** and **just under \$6,000** a year by switching some or all of their drugs to safe, effective and low-cost *Best Buys*. Many seniors and people with disabilities who take several medicines regularly could avoid falling into the coverage gap (where you pay for the entire cost of your medicines) that begins once your total drug costs reach \$2,700.

Even if you take one drug on a regular basis, the savings by switching to a *Best Buy* drug can be significant — ranging from around \$227 to \$1,960 a year. For example, a switch from the Januvia to Metformin, — which has been shown to be just as effective and safe — to treat Type II diabetes yields annual savings of \$737 under the highest-cost Medicare plan in Phoenix, Arizona. Similarly, a switch from the arthritis-pain drug Celebrex to generic prescription ibuprofen yields a savings of around \$2,000 a year for those in the highest-cost Medicare Rx plans in the Atlanta area. These savings are enough to pay for the new Medicare Part D plan premium, in most cases.

While these are hypothetical examples, your savings could be very real. Achieving these savings first requires that you talk to your doctor or pharmacist about whether switching to a *Best Buy* is right for you. Your doctor could agree that such switches might be right, or he or she could also advise that, for medical reasons, you should not make changes in the drugs you take. The important thing is that you get the medicines that are right for you – and that you raise the issues of effectiveness AND cost with your doctor. He or she may not be aware of how much you are paying now for your drugs, or how much you can afford for medication.

How You Can Use Consumer Reports Best Buy Drugs Information

Consumer Reports Best Buy Drugs information is provided primarily through an easy-to-use website: www.ConsumerReportsHealth.org/BestBuyDrugs. You can log onto this site yourself, or ask a friend or relative to help you. Just follow these easy steps:

- 1. Go to www.ConsumerReportsHealth.org/BestBuyDrugs and get copies of the drug reports and recommended Best Buys for the medications that you take.
- 2. Take this information to your doctor and/or pharmacist, and ask them whether switching to a *Best Buy* drug makes sense for you.
- 3. If it does, ask your doctor to prescribe the Best Buy drug.
- 4. Select your Medicare Prescription Drug Plan based on the *Best Buy* drugs and enjoy the annual savings while using drugs that are proven effective and safe, and the best financial value. You can estimate your annual costs by going to www.Medicare.gov and selecting the "compare Medicare prescription drug plans" option.
- 5. Once you are enrolled in a Part D plan, you still might save money by switching to Best Buy Drugs. You might check with your doctor or pharmacist about your options.

Every few months, we post a report on a new category of drugs or an update of an earlier report. We will soon look at drugs for constipation and osteoporosis. You can sign up (for free) at www.ConsumerReportsHealth.org/BestBuyDrugs if you would like to receive an email notifying you of new reports. So far, our reports are on these drug categories:

- ACE Inhibitors (high blood pressure and heart disease)
- Alzheimer's disease
- Antidepressants
- Anticonvulsants
- Antiplatelets (heart disease, heart attacks, and stroke)
- Asthma and lung disease (inhaled steroids)
- Attention Deficit Hyperactivity Disorder (ADHD)
- Antihistamines (for allergies)
- Beta Blockers (high blood pressure and heart disease)
- Calcium Channel Blockers (high blood pressure and heart disease)
- Diabetes (Type II)
- Insomnia
- Menopause drugs
- Opioids (for chronic pain)
- Osteoarthritis and Pain: Non-Steroidal Anti-Inflammatory Drugs (NSAIDs)
- Overactive Bladder drugs
- Proton Pump Inhibitors (heartburn, ulcers, and stomach acid reflux)
- Schizophrenia and Bipolar Disorder
- Statins (cholesterol-lowering drugs)
- Triptans (migraines)