

Making the choice for generic drugs



Confidence comes with every card.®

Did you know that approximately 80 percent of Food and Drug Administration-approved drugs have generic counterparts that are just as safe and effective? Did you know generic drugs cost you less?

Generics have the same active ingredients and are available in the same strength and dosage as brand-name drugs at a fraction of the cost.

That's why your Blue Cross Blue Shield of Michigan pharmacy plan promotes the use of cost-effective generic drugs in place of more expensive brand-name drugs.

Making the choice for generics

When consulting with your doctor, ask for generic prescription drugs.

If your doctor writes "dispense as written" or "DAW" on a brand-name drug prescription when a generic equivalent is available, or if you request a brand-name drug when a generic equivalent is available, you'll pay more.

This added cost may be waived if your doctor contacts our Clinical Help Desk and we deem that the brand-name drug is medically necessary.

The extra cost does not apply to brand-name drugs that do not have generic equivalents. You'll never pay more than the Blue Cross approved amount for the dispensed brand-name drug.

Five facts about generics

1. A generic drug is made with the same active ingredients and is available in the same strength and dosage form as the equivalent brand-name product.
2. The manufacturing process of all drugs, including generics, is strictly regulated by the U.S. government, and the same standards are met by all manufacturers.
3. A generic drug meets the same stringent performance and bioequivalence standards set by the U.S. government as the brand-name drug.
4. A generic drug is as safe and provides the same therapeutic effects as the brand-name product for patients of all ages.
5. Many of the generic drugs approved by the FDA are manufactured by companies that also make brand-name drugs.

Making the choice for generic drugs

You save the most money with cost-effective generic prescription drugs

For example:

Say you have a \$10/\$40/\$80 drug plan and received a nonpreferred brand-name drug that costs \$280, instead of its generic equivalent. Here's how we'd figure out what you pay:

Nonpreferred brand-name drug cost	\$280
Generic equivalent drug cost	– \$120
	\$160
Nonpreferred brand-name copayment	+ \$80
	\$240

\$240 You'd pay the difference between the brand-name drug cost and generic equivalent drug cost, plus your nonpreferred brand-name copay.

What if you'd been prescribed the generic equivalent?

\$10 You'd only pay your generic equivalent copay.

The following are examples of popular brand-name drugs and their generic equivalents:

Brand name	Generic equivalent
Crestor®	rosuvastatin
Lipitor®	atorvastatin
Coumadin®	warfarin
Plavix	clopidogrel
Tikosyn®	dofetilide
Sprycel®	dasatinib

Generic drugs: Safe, effective and cost less