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MEMO

WHAT SHOULD I DO IF MY PRESCRIPTION MEDICATIONS ARE NOT COVERED BY MY INSURANCE?

You have a number of options. Remember that your prescription was written by Dr. Dimick because she feels that this is the best medication for you. Obviously the best medication is not a good medication at all if you cannot afford to take it. Consider the following options before calling us back to tell us that your insurance company is refusing payment.

1. Insurance companies are like insurance for your house. Your home owners' insurance is not going to pay to have the doorknob fixed. Your home owners' insurance will pay for catastrophes. There are some medications that cost thousands of dollars a month. That, in my mind, is a catastrophe. Your insurance is there to help you with catastrophic medical problems, not medications that cost as much as your groceries and your entertainment. If your insurance company does not cover a medication, any medication, you have the right to purchase it. When people say to me "my insurance company won't let me have medication X", that sends a chill down my spine. Your insurance company does not determine which medication you can or should take, and they do not determine whether or not they "let" you take a medication. They simply determine whether or not they choose to pay for it or not. After that it is your choice as to whether or not you want to pay for the medication or try a cheaper alternative.
2. Every time we purchase anything, whether it be a car, a bottle of wine, or a meal, we always have the option to decide whether or not we want to pay for a "steak and tail" from a high-end restaurant, or whether or not we prefer to have a McDonald's cheeseburger or a macaroni and cheese dinner. What you choose is up to you. We all have different financial responsibilities and different financial choices to make. This does not mean that your insurance company determines what your choice is. You determine your choice. If you think that your brand name medication that was prescribed is more than you choose to pay, and many of them are quite expensive, then start by talking to your pharmacist. Your pharmacist is your friend. They have access to what your insurance company covers on their formulary. Formularies have several tiers. Insurance companies contract with pharmaceutical companies and different insurance companies pay more for certain medications than other insurance companies. If a medication is first, second or third tier, which determines what percentage your company chooses to pay, that is going to change with your company and the plan that you have with your company. Your pharmacist can give you a list of options based upon these formularies, and also give you options about generic alternatives. They can give you options about over-the-counter alternatives. Many times I learn about products that go over-the-counter from my patients, as we are not notified by the pharmaceutical companies or anyone else if Nasacort or Prevacid goes over-the-counter.
3. Discount cards. Pharmaceutical companies have all kinds of discount cards and discount options. I know of none of them that work for Medicare. The pharmaceutical representatives tell us that they work for all insurance companies for patients who have commercial insurance. I have not found that that is always the case. If your insurance company does not cover a medication at all, and it is not on

their formulary, then the only thing that the discount card will do for you is to take off the dollars that the pharmaceutical company has opted to write off. If the medication is on your insurance company's formulary, then you get a cut from both the pharmaceutical company and from your insurance company and may be able to purchase brand-name medications for as low as \$10 or \$15 a month. Again, your pharmacist will be able to find out this information for you by going on line with your insurance company at the pharmacy. If the pharmacist does not have time to do this because they are at a large commercial pharmacy, you may need to contact your insurance company yourself.

4. Although we hand out discount cards provided by pharmaceutical companies when we give prescriptions to patients, you can always go on line to see what discounts are available for any medication. For instance, if you choose to, you can go to Crestor.com and download all the discounts available from the pharmaceutical company and see if they apply to your particular medical insurance.
5. It is much better to take a cheaper alternative of your medication than to not take it all because it costs \$400 a month. If I prescribe a medication it is because I think it is the safest and most effective medication for you, and do remember that if you do choose to have a "McDonald cheeseburger instead of a steak and tail at the Boulevard", that it may not be as good. It beats going hungry though. Generic medications are monitored by the FDA and are required to be no more or less effective than 7% as compared to the generic medication. That means your blood levels can either be 7% higher or 7% lower and the medication is still considered acceptable by the FDA. This may work absolutely fine for a nonsteroidal anti-inflammatory medication. It may be unacceptable for a chemotherapy agent.
6. If you decide that you would like to change to an alternative or a generic medication for cost reasons, please ask your pharmacist to fax that information to us. That saves you time on the phone, it saves us time on the phone, and everything is documented for both your pharmacy and for our office. I am notified about every medication change or request, and I will certainly let you know if I think that the side effect profile for an alternative is unacceptable. Otherwise, we will approve the medication that you and your pharmacist have decided upon. If you do choose to try an over-the-counter product in lieu of a prescription product, we do need to be notified so that we know exactly what you are taking and can both advise you and be certain that there are no drug/drug interactions of concern.

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